



सत्यमेव जयते

REPORT

ON

FAMILY LIVING SURVEY AMONG INDUSTRIAL WORKERS 1958-59

DIGBOI

**LABOUR BUREAU
MINISTRY OF LABOUR AND EMPLOYMENT
GOVERNMENT OF INDIA**

PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Digboi centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analysis data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this report devolved on Shri B. P. Guha, Research Officer, assisted by Shri M. Gangadharan, Investigator

Grade I, under the guidance and supervision of Shri L. R. Varma, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

K. C. SEAL
Director

LABOUR BUREAU,
KENNEDY HOUSE, SIMLA-4.
Dated the 21st May 1965

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PART I
(FAMILY BUDGET)

CHAPTER 1

SCOPE AND METHOD OF THE SURVEY

1.1 *Family living study*

Family living studies aim at collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget survey, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954*.

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;
- (v) Employment situation;
- (vi) Aggregate consumption and savings;

*Report An International Definition and Measurement of Standards and Levels of Living, U.N. 1954.

- (vi) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia*, in Digboi, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2 *Description of the survey*

Digboi was one of the 50* important factory, mining and plantation centres where an integrated scheme of family living surveys was conducted during 1958-59. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for the Digboi centre presented in this Report.

1.21 *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

1.22 *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons:

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and

*A list of 50 centres is given in Appendix I.

(iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951, as the case may be. The survey in Digboi which was a factory centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

1.23 *Design of survey*

Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of a preliminary survey conducted in December, 1957—February, 1958, it was decided to adopt pay-roll sampling at the Digboi centre and the list of 28 registered factories for the year ended March, 1958 was used as the sampling frame.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work-load manageable by an Investigator and the required precision of weights to be derived from Schedule 'A' for Consumer Price Index Numbers. The sample size originally fixed for the survey at Digboi was 240 families to be canvassed for Schedule 'A' and 60 for Schedule 'B'. The number of schedules finally collected and tabulated was 240 Schedule 'A' and 61 Schedule 'B'.

The two samples drawn for Schedules 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole

sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage, groups of establishments were selected and in the next stage workers were selected. For pay-roll sampling, 4 factories which employed 250 workers or more constituted stratum 1 and the remaining formed stratum 2. In each stratum clusters of 2 factories each were formed and 2 independent samples of 6 clusters each were selected systematically with probability proportional to the number of workers in the cluster after arranging the clusters in decreasing order of total number of workers in them. Each of the 12 clusters sampled for an Investigator was assigned to a particular month of enquiry by a random process. The ultimate sampling unit, a working class family, was approached through the pay-rolls of the establishments. The up-to-date and complete lists of workers entered in the pay-rolls of each sampled establishment were drawn up. Within each establishment any available arrangement by sections, grades or types of work was retained and from the pay-rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn of which 5 workers were selected by simple random sampling for Schedule 'B' (Level of Living) and the remaining 20 were taken for Schedule 'A' (Family Budget).

1.24 Period of survey

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Digboi centre was August 1958 to September 1959. The period was more than 12 months because of non-availability of some of the selected households during the time of enquiry.

1.25 Method of survey

The 'Interview Method' was followed for the collection of data, as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

1.26 Difficulties in the collection of data

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. Because of the lengthy questionnaire, however, the sampled workers sometimes felt impatient while answering questions. It took three to four hours to complete schedule 'A'. The detailed itemised break-down of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was specially irksome. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

CHAPTER 2

ECONOMIC BACKGROUND OF THE CENTRE

2.1 *Introductory*

Digboi is one of the important industrial centres of the State of Assam. It covers an area of 53 square kilometres which includes mining lease areas and settlement areas. The oil town of Digboi has got a population of about 17 thousands according to the 1961 Census.

2.2 *Working class areas*

The working class population at Digboi was reported to be concentrated in the following areas:—

- | | |
|------------------------------------|---------------------------------|
| (i) Refinery housing area, | (iv) Putja field housing area, |
| (ii) Refinery settlement area, | (v) Muliabari housing area, and |
| (iii) Central Digboi housing area, | (vi) Baparpung settlement area. |

2.3 *Working class markets*

The market patronised predominantly by the working class population in Digboi is Charali Bazar and this was selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Digboi centre.

2.4 *General characteristics of working class population—survey results*

2.4.1 *Industries*

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Digboi was about 27 hundreds. The estimated number of employees in these families was about 31 hundreds. The distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7, average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.1

Distribution of employees (including apprentices) by industries and other details

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee in paid employment (Rs.)	Number of employees (unestimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Production of petroleum, kerosene and other petroleum products in petroleum refineries	99.37	0.63	..	100.00	2,386	167.54	209
Collection, purification and distribution of water for domestic and industrial consumers	100.00	..	..	100.00	24	175.35	4
Rest	73.51	25.38	1.11	100.00	739	59.28	102
All	93.31	6.43	0.26	100.00	3,149	142.20	315
Number of employees (unestimated)*	285	28	2	315	*	*	*

*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as estimated figures.

Out of the total employees, a large proportion (76 per cent) were employed in production of petroleum, kerosene and the petroleum products in petroleum refineries. The proportion of children (upto the age of 14 years) was very small.

The average monthly income per employee was about Rs. 142 for all industries, the highest (Rs. 175) being in industries of collection, purification and distribution of water for domestic and industrial consumers.

2.42 Occupations

Table 2.2 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.2

Distribution of employees (including apprentices) by occupation and other details

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Tool makers, machinists, plumbers, workers and related workers	100.00	..	..	100.00	1,275	171.15	116
Carpenters, joiners, cabinet makers, coopers and related workers	100.00	..	..	100.00	47	187.06	8
Labourers not elsewhere classified	100.00	..	..	100.00	143	116.56	19
Watchmen and chowkidars ..	100.00	..	..	100.00	128	149.05	12
Rest	86.46	13.00	0.54	100.00	1,556	118.93	160
All occupations	93.31	6.43	0.26	100.00	3,149	142.20	315
Number of employees (unestimated)	285	28	2	315	*	*	*

*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as estimated figures.

A large proportion (40 per cent.) of the employees was employed as tool makers, machinists, plumbers and related workers.

The average monthly income from paid employment per employee was the highest in case of carpenters, joiners, cabinet makers, coopers and related workers. The lowest paid were labourers not elsewhere classified.

2.43 Nature of employment and type of settlement

Table 2.3 gives the percentage distribution of employees by number of days worked classified by (a) regular and casual* employment and (b) settled or not-settled status. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and developed sentimental and permanent attachment to his present place of stay.

TABLE 2.3

Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked

Number of days worked during the month			Nature of employment			Type of settlement		Number of employees (unestimated)
			Regular	Casual	All	Settled	Notsettled	
1			2	3	4	5	6	7
0	..	..	0.93	..	0.91	2.49	..	2
1—7	..	..	..	..	..	..	..	..
8—15	..	..	2.29	..	2.24	1.63	2.59	7
16—19	..	..	3.22	..	3.15	2.32	3.63	13
20—23	..	..	8.44	22.60	8.73	11.00	7.43	36
24—27	..	..	83.45	54.80	82.86	82.56	83.03	251
28—31	..	..	1.67	22.60	2.11	..	3.32	6
Total	..	..	100.00	100.00	100.00	100.00	100.00	315
Percentage to total	..	..	97.90	2.10	100.00	36.58	63.42	..
Number of employees (unestimated)	..	..	310	5	315	112	203	..

Of the total employees, about 98 per cent. were regular and the remaining 2 per cent. were casual. A large majority (about 63 per cent.) of employees were not settled at the centre.

2.44 Family income

The average monthly income per family of the population surveyed was Rs. 175.85. The estimated distribution of families in different income groups is given in table 2.4.

*The classification of workers into 'regular' and 'casual' was done on a different basis from the one adopted in the "Occupational Wage Survey" conducted by the Labour Bureau in 1958-59 where the term 'casual' was used in a more restricted sense.

Distribution of families by monthly family income

	Monthly family income						Percentage of families to total
	1						2
Less than Rs. 30
Rs. 30 to less than Rs. 60	1·24
Rs. 60 to less than Rs. 90	2·47
Rs. 90 to less than Rs. 120	6·31
Rs. 120 to less than Rs. 150	31·17
Rs. 150 to less than Rs. 210	40·57
Rs. 210 and above	18·24
					Total	..	100·00

The modal family income group was from 'Rs. 150 to less than Rs. 210'. About two-fifths of the families fell in this income group. About 31 per cent. of the families had income ranging from 'Rs. 120 to less than Rs. 150' per month.

2.45 *Family size*

The average size of the family was 4.04 persons. The estimated distribution of families in the different size groups is given in table 2.5

Distribution of families by family size

[illegible]

CHAPTER 3

FAMILY CHARACTERISTICS

3.1 *Introductory*

Some general details of the working class population in Digboi have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Digboi, as revealed by the survey, is presented below.

3.2 *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

Percentage distribution of family members by age, sex and marital status

Sex and marital status	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Unmarried ..	366	30.60	46.35	21.84	0.83	0.38	..	..	100.00	35.03
Married ..	232	..	0.57	42.88	49.87	4.30	0.27	2.11	100.00	23.13
Widowed ..	12	..	..	27.00	54.52	4.32	6.76	7.40	100.00	0.94
Sub-total ..	610	18.14	27.70	30.13	20.87	1.98	0.21	0.97	100.00	59.10
<i>Women</i>										
Unmarried ..	213	39.96	51.23	8.81	..	..	..	..	100.00	20.10
Married ..	194	..	1.27	72.43	23.25	1.07	0.66	1.32	100.00	18.89
Widowed ..	19	..	..	..	19.23	16.57	7.43	58.77	100.00	1.91
Sub-total ..	426	19.63	25.76	37.78	11.64	1.27	0.65	3.27	100.00	40.90
Total ..	1,036	18.75	26.91	33.26	17.09	1.69	0.39	1.91	100.00	100.00
Number of members (unestimated)	..	182	282	353	175	22	6	16	1,036	•

Taking all the members living with the families at the centre, about 59 per cent. were men and 41 per cent. women. Children of 14 years of age or below constituted about 46 per cent. of the total and persons of 55 years and above about 4 per cent. Of the persons falling in the age-group 15 to 54, about 60 per cent. were men and 40 per cent. women. In this age-group, among men roughly 26 per cent. were unmarried, 71 per cent. married and remaining 3 per cent. widowers. Among women in the same age-group, 9 per cent. were unmarried, 89 per cent. married and the rest widows.

3.3 Religion and size

Table 3.2 shows the distribution of families by religion and size and a few more details such as average size of the family and average number of children per family.

TABLE 3.2
Percentage distribution of families by religion and size

Size of family					Religion			
					Hinduism	Islam	Rest	All
1					2	3	4	5
One	..	..	..	..	17.81	20.50	26.21	18.28
Two and three	..	..	..	..	25.03	33.96	19.29	25.00
Four and five	..	..	..	..	31.40	25.45	15.72	30.44
Six and seven	..	..	..	..	15.86	13.43	38.78	16.34
Above seven.	..	..	..	..	9.90	6.66	..	9.34
Total					100.00	100.00	100.00	100.00
Percentage of families to total					88.74	8.31	2.95	100.00
Average size of the families					4.09	3.56	4.09	4.04
Average number of children per family					1.87	1.58	1.86	1.85

3.4 Language and size

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3
Percentage distribution of families by mother-tongue and size

Size of family					Mother-tongue				
					Bengali	Hindi	Other Indian languages	Rest	All
1					2	3	4	5	6
One	..	..	..	..	14.29	27.49	16.93	12.79	18.28
Two and three	..	..	..	..	18.79	24.26	27.89	30.22	25.60
Four and five	..	..	..	..	24.57	32.27	27.43	34.88	30.44
Six and seven	..	..	..	..	27.38	9.51	17.14	14.77	16.34
Above seven	..	..	..	..	14.97	6.47	10.61	7.34	9.34
Total					100.00	100.00	100.00	100.00	100.00
Percentage of families to total					20.90	29.54	20.33	29.23	100.00
Average size of the families					4.87	3.46	4.14	3.97	4.04
Average number of children per family					2.34	1.42	2.06	1.82	1.85

Hindi-speaking families formed about 30 per cent. of the total, Bengali speaking about 21 per cent. and the remaining families spoke other languages.

3.5 Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

Percentage distribution of family members in various monthly family income classes by age group and levels of literacy

Age group and educational standard	Monthly family income class (Rs.)							
	<30*	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>(i) Age less than 5 years</i>								
Below primary	1.59	12.96	2.58
No-education	100.00	100.00	100.00	98.41	97.42
Total	100.00	100.00	100.00	100.00	100.00
<i>(ii) Age 5 years and above</i>								
Illiterate	100.00	94.21	84.85	60.15	51.10	51.21
Below primary	5.79	10.22	18.14	20.10	25.00
Primary	2.04	6.94	7.10	6.94
Middle	2.89	12.57	11.44	14.44
Matriculate	1.46	0.92	1.93
Others	0.74	0.34	0.48
Total	100.00	100.00	100.00	100.00	100.00	100.00

*The sign "<" in this and subsequent tables denotes 'less than'.

Only a small percentage of children aged less than 5 years had started receiving education and they too were in the higher income classes. By and large, the percentage of illiterate members seemed to decline in higher income classes. Similarly, the percentage of members having middle or higher standards of education was higher in higher income classes.

3.6 Distribution of family members by age, sex and activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. M/B(D)46DofLB-3(a)

The estimated distribution for all families of the defined working class population group is given in table 3.5.

TABLE 3.5

Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of member (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
Male										
Employer ..	..	..	..	..	..	..	..	..	..	..
Employee ..	283	..	..	50.91	45.48	3.37	0.24	..	100.00	26.82
Apprentice ..	3	..	..	100.00	..	..	..	..	100.00	0.27
Self-employed ..	2	..	..	29.80	70.20	..	..	..	100.00	0.20
Unpaid family labour ..	..	..	..	..	..	..	..	..	..	..
Unemployed ..	34	..	2.08	97.92	..	..	..	..	100.00	3.07
Not in labour force ..	288	37.30	56.74	2.83	..	0.02	0.22	1.99	100.00	28.74
Sub-total ..	610	18.14	27.70	30.13	20.87	1.98	0.21	0.97	100.00	59.10
Female										
Employer ..	1	..	..	..	100.00	..	..	..	100.00	0.05
Employee ..	29	..	4.26	73.05	19.16	3.53	..	..	100.00	1.80
Apprentice ..	..	..	..	..	..	..	..	..	..	..
Self-employed ..	..	..	..	..	..	..	..	..	..	..
Unpaid family labour ..	21	..	..	71.97	28.03	..	..	..	100.00	2.54
Unemployed ..	16	..	7.58	76.89	15.53	..	..	..	100.00	1.51
Not in labour force ..	359	22.94	29.56	31.85	9.77	1.30	0.76	3.82	100.00	35.00
Sub-total ..	426	19.63	25.76	37.78	11.64	1.27	0.65	3.27	100.00	40.90
Total ..	1,036	18.75	26.91	33.26	17.09	1.69	0.39	1.91	100.00	100.00

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Digboi comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of about 36 per cent. consisting of gainfully occupied persons (32 per cent.) and unemployed persons (4 per cent.).

3.7 Distribution of family members by age, sex and economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below.

TABLE 3-6

Percentage distribution of family members by age, sex and economic status

Economic status and sex	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Earners</i>										
Male	288	..	..	51.22	45.01	3.31	0.46	..	100.00	27.35
Female	26	..	..	75.12	21.01	3.87	..	..	100.00	1.64
Sub-total	314	..	..	52.56	43.66	3.34	0.44	..	100.00	28.99
<i>Earning dependants</i>										
Male	2	..	..	33.33	66.67	..	..	..	100.00	0.03
Female	3	..	48.31	51.69	..	..	..	..	100.00	0.16
Sub-total	5	..	40.16	48.60	11.24	..	..	..	100.00	0.19
<i>Non-earning dependants</i>										
Male	320	33.80	51.61	11.95	..	0.83	..	1.81	100.00	31.72
Female	397	20.54	26.75	36.15	11.29	1.17	0.68	3.42	100.00	39.10
Sub-total	717	26.48	37.88	25.31	6.23	1.02	0.38	2.70	100.00	70.82
Total	1,036	18.75	26.91	33.26	17.09	1.69	0.39	1.91	100.00	100.00
Number of members (unestimated)		182	282	353	175	22	6	16	1,036	*

Earners and earning dependants constituted about 29 per cent. of the total; 27 per cent. being males and the remaining 2 per cent. females. Earners and earning dependants mostly belonged to the age-group 15 to 54 years though some children also came in the latter category. The non-earning dependants, who consisted mainly of children and females doing household work, accounted for about 71 per cent.

3.8 Family size, composition, economic status and earning strength by income

3.81 Analysis by family income

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size classes. The two-way distribution of families by income and size is given in table 3.7.

TABLE 3·7

Percentage distribution of families by family income and family size

Family size	Monthly family income class (Rs.)							
	< 30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
One	50·00	39·38	26·90	37·08	8·48	..	18·28
Two and three	50·00	25·62	25·28	27·93	28·28	14·12	25·60
Four and five	12·62	42·58	25·36	31·93	36·08	30·44
Six and seven	22·38	5·24	6·92	20·06	28·25	16·34
Above seven	2·71	11·25	21·55	9·34
Total		100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total	1·24	2·47	6·31	31·17	40·57	18·24	100·00
Number of families (unestimated)	2	7	19	63	86	63	240

Family income, on the whole, tended to increase with the size of the family and in higher income classes there was a larger percentage of large-sized families.

The composition of families by the economic status of members is given in table 3·8.

TABLE 3·8

Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult male	1·00	1·00	1·08	1·01	1·07	1·34	1·10
Adult female	0·48	0·02	0·04	0·09	0·07
Children male
Children female
All earners	1·00	1·00	1·56	1·03	1·11	1·43	1·17
<i>Earning dependants</i>								
Adult male	0·01	0·00
Adult female	0·01	..	0·00
Children male
Children female	0·01	..	0·00
All earning dependants	0·02	0·01	0·00
<i>Non-earning dependants</i>								
Adult male	0·12	0·04	0·12	0·17	0·42	0·19
Adult female	0·48	0·25	0·57	0·09	1·24	0·83
Children male	0·50	0·70	0·90	0·67	1·25	1·64	1·10
Children female	0·45	0·50	0·36	0·99	1·08	0·75
All non-earning dependants	0·50	1·75	1·69	1·72	3·40	4·38	2·87
<i>Total</i>								
Adult male	1·00	1·12	1·12	1·13	1·24	1·77	1·29
Adult female	0·48	0·73	0·59	1·04	1·33	0·90
Children male	0·50	0·70	0·90	0·67	1·25	1·64	1·10
Children female	0·45	0·50	0·36	1·00	1·08	0·75
All members	1·50	2·75	3·25	2·75	4·53	5·82	4·04
Number of members (unestimated)	3	17	64	174	397	381	1,036

The average number of members per family was 4·04. Of these, 1·17 were earners and the remaining 2·87 non-earning dependants.

More light on the variation in the earning strength with family income is thrown by table 3·9 which gives the distribution of families by earning strength and income.

TABLE 3·9
Percentage distribution of families by earning strength

Earning strength	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
One earner	100·00	100·00	46·35	97·02	94·06	72·03	88·17
One earner and one or more earning dependants	51·05	2·93	1·94	19·67	8·53
Two earners
Two earners and one or more earning dependants	2·60	..	0·82	4·52	1·32
Three earners	1·58	..	0·64
Three earners and one or more earning dependants	1·60	3·78	1·34
More than three ear- ners with or without earning dependants
Total	100·00	100·00	100·00	100·00	100·00	100·00	100·00

Taking all families, those having one earner were in a large majority, being about 88 per cent. of the total. The percentage of families having more than two earners was rather small (3 per cent. of the total).

Table 3·10 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined

TABLE 3·10
*Percentage distribution of families by earning strength and relationship
with the main earner*

Family earning strength by relationship with main earner	Number of families (unestimated)	Monthly family income class (Rs.)							Total	Percentage distribution of families
		Below 30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above		
1	2	3	4	5	6	7	8	9	10	11
Self	194	..	1.40	2.80	3.32	34.29	43.29	14.90	100.00	88.17
Self and wife or husband ..	11	..	..	..	82.38	17.62	..	..	100.00	3.51
Self and one or more children	9	..	..	..	..	21.10	..	78.90	100.00	1.47

TABLE 3.10—*contd.*

Family earning strength by relationship with main earner	Number of fami- lies (unesti- mated)	Monthly family income class (Rs.)							Total	Pecren- tage dis- tribution of families
		Below 30	30—<60	60—<90	90—<120	120—<160	160—<210	210 and above		
1	2	3	4	5	6	7	8	9	10	11
Self, wife or husband and one or more children ..	1	..	..	..	..	..	..	100.00	100.00	0.10
Self and one or more other fami- ly members	20	..	..	..	8.55	..	30.41	61.04	100.00	5.78
Self, wife or husband and one or more other family members ..	3	..	..	..	..	..	66.45	33.55	100.00	0.48
Self, one or more children and one or more other family members ..	..	..	..	..	..	..	..	..	..	..
Self, wife or husband, one or more children and one or more other family members	2	..	..	..	..	..	68.15	31.85	100.00	0.49
All families ..	240	..	1.24	2.47	6.31	31.17	40.57	18.24	100.00	100.00
Number of families (unestimated)	x	..	2	7	19	63	86	63	240	x

as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family.

Taking all families, the main earner was the sole earner in about 88 per cent. of the cases. In about 4 per cent. of the cases he/she was assisted by wife/husband, in about 1 per cent. of the cases by children and in about 6 per cent. of the cases by other family members. With the inclusion of other members in the earning strength, generally a larger percentage of families came in higher income brackets.

An analysis of the number of earners, earning dependants, non-earning dependants according to income has already been made in the preceding pages. Table 3.11 gives the number of dependants per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.8. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from the family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3-11

Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner

Category of dependants and relationship with the main earner 1	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband	48.38	10.45	49.07	79.89	79.99	64.72
Son or daughter	..	50.00	127.00	144.75	103.87	226.13	261.43	184.64
Father, mother, uncle and aunt	5.24	6.53	12.78	34.50	13.85
Brother, sister, cousin	9.71	13.23	36.91	15.13
Nephew, niece	5.26	11.22	4.18
Father-in-law, mother-in-law, brother-in-law, sister-in-law	0.99	1.36	6.35	2.02
Son-in-law, daughter-in-law	4.73	0.86
Grand children	1.71	0.94	3.29	1.51
Others	0.82	..	0.33
Total	..	50.00	175.38	169.44	171.88	340.41	438.42	287.24
<i>Living away from family</i>								
Wife or husband	51.63	9.75	14.64	3.67	1.19	8.16
Son or daughter	78.75	4.95	18.41	3.67	11.27	11.54
Father, mother, uncle and aunt	9.30	9.66	2.34	7.25
Brother, sister, cousin	5.89	3.36	6.83	4.45
Nephew, niece	1.31	..	0.53
Father-in-law, mother-in-law, brother-in-law, sister-in-law
Son-in-law, daughter-in-law	12.63	..	..	..	..	0.31
Grand children
Others
Total	143.01	14.70	48.24	21.67	21.63	32.24
<i>Dependent units</i>								
Number of dependent units living away per 100 families	1.78	1.17	3.03	1.58

Although the number of dependants living with family increased generally with the increase in the monthly family income, there was no such clear tendency in the case of dependants or dependent units living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3-12 by three broad income classes. The first two groups, viz., unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3-12

Percentage distribution of families by family composition (in terms of relationship with the main earner) and income

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							
	Un-married earner	Hus-band or wife	Hus-band and wife	Hus-band, wife and children	Hus-band, wife, children and other members	Un-married earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Below 60	9.43	6.31	1.24
60—<120	21.61	7.07	10.01	2.38	7.55	3.09
120 and above	..	100.00	78.39	92.93	89.99	97.62	83.02	90.60
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	..	5.92	12.36	7.78	44.28	13.92	6.55	9.19
Number of families (unestimated)	..	12	27	16	103	37	21	240

Table 3-13 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) in three broad income classes.

TABLE 3-13

Percentage distribution of families by family composition in terms of adults/children and income

Monthly family income class (Rs.)	Family composition (in terms of adults/children)									Other families	All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child		
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	3.38	14.46	..	..	..	..	..	..	..	..	1.24
60—<120	14.61	..	9.87	9.76	7.93	12.97	55.79	..	5.72	..	8.78
120 and above	82.01	85.54	90.13	90.24	92.07	87.03	44.21	100.00	94.28	100.00	89.98
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	18.28	4.28	12.00	9.03	14.80	16.52	0.29	2.97	9.88	11.95	100.00
Number of families (unestimated)	39	9	26	21	32	38	3	7	26	39	240

The common types of families were 1 adult (workers living singly) and 2 adults with or without children. Comparing the distribution by income classes it will be seen that the proportion of larger families was generally high in higher income brackets.

3.82 Analysis by per capita income

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analyses of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3.14 gives the percentage distribution of families by monthly per capita income classes and family size.

TABLE 3.14

Percentage distribution of families by per capita income and family size

Family size	Monthly per capita income class (Rs.)									All
	<5	5—<10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	
1	2	3	4	5	6	7	8	9	10	11
One	8.63	48.74	18.28
Two and three	6.37	5.54	14.79	64.00	38.87	25.60
Four and five	7.55	18.80	49.91	63.38	22.45	9.85	30.44
Six and seven	100.00	8.00	47.34	34.95	18.16	1.80	1.58	16.34
Above seven	84.45	27.49	9.60	3.67	3.12	0.96	9.34
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	0.55	4.14	9.70	17.90	21.14	11.00	35.57	100.00
Number of families (unestimated)	1	11	23	39	53	29	84	240

It will be seen that the percentage of families in higher per capita income classes tended to decline with the increase in the size of the family.

Table 3.15 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3-15

Composition of families (economic status) by per capita income classes

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)									
	< 5	5— < 10	10— < 15	15— < 20	20— < 25	25— < 35	35— < 50	50— < 65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners	1.00	1.21	1.35	1.33	1.19	1.09	1.05	1.17
Earning dependants	0.04	..	0.01	0.02	0.00	..	0.00
Non-earning dependants	5.00	7.02	5.48	4.22	3.36	2.28	0.83	2.87
All members	6.00	8.27	6.83	5.56	4.57	3.37	1.90	4.04

The proportion of earners to total members in the family increased with increase in the per capita income except in the per capita income class 'Rs. 15 to less than Rs. 20'. There were no earning dependants among the family members. The proportion of non-earning dependants, on the other hand, showed a declining trend with the increase in the per capita income excepting the per capita income class 'Rs. 15 to less than Rs. 20'. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

CHAPTER 4

FAMILY INCOME AND RECEIPTS

4.1 Concepts and definitions

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in details:

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, over-time earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade and profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house, pension, cash assistance, gifts and concessions, interest and dividends and chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

4.2 Average monthly income per family and per capita

The average monthly income per family was Rs. 175.85 and the average per capita income was Rs. 43.53. The average monthly income per family and per capita according to different family income classes is given below.

TABLE 4.1

Average monthly income by income classes

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family	..	54.37	70.47	106.90	138.06	171.45	296.41	175.85
Average monthly income per capita	..	36.24	25.59	32.92	50.23	38.01	50.83	43.53
Percentage of families to total	..	1.24	2.47	6.31	31.17	40.57	18.24	100.00

The average monthly income per family varied from about Rs. 54 in the income class, 'Rs. 30 to less than Rs. 60' to about Rs. 296 in the highest income class.

4.3 Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

Average monthly income by source, category of earner and family income classes

Category of earner and source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
Men								
Paid employment	43.87	63.58	77.34	133.09	162.90	268.59	163.57
Self-employment	0.49	1.83	4.43	1.70
Other sources	10.50	6.89	9.77	3.50	4.64	10.01	5.74
Sub-total : by men	..	54.37	70.47	87.11	137.08	169.37	283.03	171.01
Women								
Paid employment	19.79	0.98	1.81	12.65	4.59
Self-employment
Other sources	0.12	..	0.05
Sub-total : by women	19.79	0.98	1.93	12.65	4.64
Children								
Paid employment	0.15	0.73	0.20
Self-employment
Other sources
Sub-total : by children	0.15	0.73	0.20
Family								
Paid employment
Self-employment
Other sources
Sub-total : by family
Total								
Paid employment	43.87	63.58	97.13	134.07	164.86	281.97	168.36
Self-employment	0.49	1.83	4.43	1.70
Other sources	10.50	6.89	9.77	3.50	4.76	10.01	5.79
Total income	54.37	70.47	106.90	138.06	171.45	296.41	175.85
Percentage of families to total	1.24	2.47	6.31	31.17	40.57	18.24	100.00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income from all the three sources. Whatever small amount was contributed by women and children was restricted to middle and higher income classes.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4.3

Average monthly income per family by category of earner, source and monthly per capita income classes

Category of earner and source	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Men										
Paid employment	62.00	137.44	124.81	154.95	178.78	186.63	166.92	183.87
Self-employment	5.00	2.02	1.31	0.09	1.44	1.70
Other sources	6.97	7.70	5.64	5.60	6.29	5.05	5.74
Sub-total : by men	62.00	144.41	138.11	162.61	185.69	193.01	173.41	171.01
Women										
Paid employment	4.51	9.92	5.32	2.28	..	5.64	4.59
Self-employment
Other sources	0.51	..	..	..	..	0.05
Sub-total : by women	4.51	10.43	5.32	2.28	..	5.64	4.64
Children										
Paid employment	0.61	..	0.95	..	..	..	0.20
Self-employment
Other sources
Sub-total : by children	0.61	..	0.95	..	..	..	0.20
Family										
Paid employment
Self-employment
Other sources
Sub-total : by family
Total										
Paid employment	62.00	142.56	134.73	161.22	181.06	186.63	172.56	168.36
Self-employment	5.60	2.02	1.31	0.09	1.44	1.70
Other sources	6.97	8.21	5.64	5.60	6.29	5.05	5.79
Total income	62.00	149.53	148.54	168.88	187.97	193.01	179.05	175.85

The average monthly income per family increased from Rs. 62.00 in the per capita income class 'Rs. 10 to less than Rs. 15' to Rs. 149.53 in the per capita income class 'Rs. 15 to less than Rs. 20', decreased slightly in the next per capita income class, again increased to Rs. 193.01 in the per capita income class 'Rs. 50 to less than Rs. 65' and thereafter again decreased to Rs. 179.05 in the highest per capita income class.

4.4 Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

Average monthly receipts by components and family income classes

Source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Paid employment</i>								
Basic wages and allowances	32.90	57.04	84.15	124.18	144.74	245.69	149.37
Bonus and commission	0.34	1.17	..	0.17	16.33	3.14
Concessions	4.67	4.74	6.44	7.37	12.55	9.11	9.62
Rest	6.30	1.46	5.37	2.52	7.40	10.84	6.23
Sub-total : paid employment	43.87	63.58	97.13	134.07	164.86	281.97	168.36
<i>Self-employment</i>								
Agriculture	0.20	..	3.78	0.75
Animal husbandry	0.05	0.01
Trade	0.70	0.60	0.39
Rest	0.29	1.13	..	0.55
Sub-total : self-employment	0.49	1.83	4.43	1.70
<i>Other income</i>								
Rent	3.75	4.11	2.50	3.81	7.37	4.20
Rest	10.50	3.14	5.66	1.00	0.95	2.64	1.59
Sub-total: other income	10.50	6.89	9.77	3.50	4.76	10.01	5.79
Total income	54.37	70.47	106.90	138.06	171.45	296.41	175.85
<i>Other receipts</i>								
Sale of assets other than shares, etc.
Credit purchase	5.05	..	6.44	8.96	6.41	6.94
Loan taken	4.01	10.34	3.72	13.76	8.83	9.11
Rest	0.62	..	0.25
Sub-total : other receipts	9.06	10.34	10.16	23.34	15.24	16.30
Total receipts	54.37	79.53	117.24	148.22	194.79	311.65	192.15
Percentage of families to total	1.24	2.47	6.31	31.17	40.57	18.24	100.00

A major portion (85 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution of basic wages and allowances to the total income increased from 61 per cent. in the income class 'Rs. 30 to less than Rs. 60' to 90 per cent. in the income class 'Rs. 120 to less than Rs. 150' and thereafter showed a downward trend.

Income from bonus and commission accounted for a small percentage of the total income. The families in the income classes, 'Rs. 30 to less than Rs. 60' and 'Rs. 120 to less than Rs. 150' did not receive any bonus or commission. The average monthly income from concessions and 'rest' comprising overtime earnings, etc., worked out to only Rs. 9.62 or 5 per cent. and Rs. 6.23 or 4 per cent. of the total income respectively. Income from self-employment and 'other income' were comparatively low.

'Other receipts' obtained through decreasing assets and increasing liabilities comprised receipts from credit purchases and loans taken, etc. These capital receipts amounted to Rs. 16.30 or 9 per cent. of the total income taking all the families together. In various income classes, the percentage of 'other receipts' to the total income did not show any specific trend.

4.5 Income and other receipts by components and family size

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

Average monthly income and other receipts by components and family size

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances	116.90	136.10	137.74	153.69	155.09	158.99	184.92	189.29	149.37
Bonus and commission	0.06	1.50	6.71	1.46	0.27	8.15	4.23	9.96	3.14
Over-time earnings ..	1.48	5.29	8.07	6.13	6.25	7.58	2.39	4.92	5.01
Other earnings ..	0.66	0.32	0.58	0.88	2.41	3.51	0.22	3.00	1.22
Concessions ..	6.56	8.55	10.12	10.60	10.27	9.97	12.69	10.71	9.62
Total ..	125.66	151.76	163.22	172.76	174.29	188.20	204.45	217.88	168.36
<i>Income from self-employment</i>									
Boarding and lodging services ..	1.81	..	..	..	..	..	..	..	0.33
Agriculture ..	..	..	..	0.42	1.07	0.14	0.65	5.14	0.45 7
Animal husbandry ..	..	..	0.10	..	..	..	..	..	0.01
Trade ..	..	..	0.10	..	..	3.93	0.98	0.11	0.39
Profession ..	..	..	..	..	1.96	..	..	..	0.22
Others ..	..	..	..	..	..	..	..	..	..
Total ..	1.81	..	0.20	0.42	3.03	4.07	1.63	5.25	1.70

TABLE 4.5—*contd.*

	1	2	3	4	5	6	7	8	9	10
<i>Other income</i>										
Net rent from land	0.05	..	..	..	..	0.01
Net rent from house	2.19	3.26	4.09	4.68	2.95	3.23	6.94	8.25	4.19
Net rent—others
pension
Cash assistance
Gifts, concessions	1.58	1.37	1.07	1.09	2.14	1.83	1.08	3.21	1.59
Interests and dividends
Chance games and lotteries
Total	3.77	4.63	5.16	5.82	5.09	5.06	8.02	11.46	5.79
Total income	131.24	156.39	168.58	179.00	182.41	197.33	214.10	234.59	175.85
<i>Other gross receipts</i>										
Sale of shares and securities
Withdrawal of savings
Sale of other assets
Credit purchase	4.81	10.70	4.28	1.14	13.39	4.07	10.41	10.81	6.94
Loan taken	7.82	15.67	4.09	3.90	12.77	2.81	14.75	11.99	9.11
Rest	2.43	..	..	..	..	..	0.25
Total	12.63	26.37	10.80	5.04	26.16	6.88	25.16	22.80	16.30
Total receipts	143.87	182.76	179.38	184.04	208.57	204.21	239.26	257.39	192.15

The average income per family gradually increased from Rs. 131.24 in case of single-member families to Rs. 234.59 in case of families having over 7 members.

Income from paid employment constituted about 96 per cent. of the total income. Basic wages and allowances were by far the most important component of income from paid employment in all size classes. The comparatively small contribution of other sources such as bonus and commission, over-time earnings, concessions and other earnings fluctuated in the different size classes.

Income from self-employment and 'other income', e.g., rent, cash assistance, etc., were respectively about 1 and 3 per cent. of the total income and these did not show any definite trend with the change in the size of the families.

4.6 *Income and other receipts by family composition*

4.61 *In terms of relationship with the main earner*

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

Average monthly income and other receipts by family-composition in terms of relationship with the main earner

(In Rupees)

Item	Family composition in terms of relationship with main earner								
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members	Rest	All	
1	2	3	4	5	6	7	8	9	
Income	132.89	134.02	153.10	178.59	224.35	179.21	186.11	175.85
Other receipts ,	..	6.09	16.05	35.06	15.22	19.38	9.68	12.08	16.30
Total	..	138.98	150.07	188.16	193.81	243.73	188.89	198.19	192.15
Percentage of families to total	..	5.92	12.36	7.78	44.28	13.92	6.55	9.19	100.00

The average monthly receipts per family amounted to Rs. 192.15. The major portion (Rs. 175.85) of this consisted of income (from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc.) and the remaining Rs. 16.30 was derived from 'other receipts' comprising credit purchases, loans, etc.

4.62 In terms of the number of adults/children

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

Average monthly income and other receipts by family composition in terms of adults/children

(In rupees)

Item	Family composition in terms of adults/children										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and two children	2 adults and more than two children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Income	131.23	155.27	175.04	197.58	159.49	166.89	307.95	177.00	176.13	264.93	175.85
Other receipts	12.62	3.75	33.51	10.75	2.75	17.98	..	19.02	29.31	16.72	16.30
Total	143.85	159.02	208.55	208.33	162.24	184.87	307.95	196.02	205.44	281.65	192.15
Percentage of families to total	18.28	4.28	12.00	9.03	14.80	16.52	0.29	2.97	9.88	11.95	100.00

CHAPTER 5

FAMILY EXPENDITURE AND DISBURSEMENTS

5.1 *Concepts and definitions*

5.11 *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows:

Expenditure on current living

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services,
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised:
 - (a) Medical care,
 - (b) Personal care,
 - (c) Education and reading,
 - (d) Recreation and amusement,
 - (e) Transport and communication,
 - (f) Subscription, and
 - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

Capital outlays

- (i) Savings and investments; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. Value of all items not purchased

from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.12 *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants or paying guests, who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor $(f/f+e)$ where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

5.13 *Consumption co-efficients*

For converting a family into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research:

Adult male	..	1.0
Adult female	..	0.9
Child (below 15 years)	..	0.6

5.2 *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking

all families, the average monthly income of the family came to Rs. 175·85 and the average consumption expenditure worked out to Rs. 170·14 leaving a surplus of Rs. 5·71. However, when items such as remittances to dependants, taxes and interests on loans were also included, i.e., expenditure on current living was considered, the budget showed a deficit of Rs. 4·45. The analysis will first be made in terms of total consumption expenditure and other disbursements, i.e., non-consumption outgo and capital outlays will be discussed separately.

5·21 Consumption expenditure

Of the average consumption expenditure of Rs. 170·14 per family per month, an expenditure of Rs. 102·44 or 60 per cent. was incurred on food, Rs. 8·62 or 5 per cent. on tobacco, pan, supari and intoxicants, Rs. 11·40 or 7 per cent. on fuel and lighting, Rs. 14·49 or 8 per cent. on housing, water charges and household appliances, etc., Rs. 18·63 or 11 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 14·56 or 9 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 31·91 per month. Table 5·1 gives the details of average expenditure on food per adult consumption unit for the different income classes. These figures fluctuated within narrow limits.

TABLE 5·1

Average expenditure on food per adult consumption unit by income classes

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
<30	1·00	1·00	46·00	46·00
30—<60	1·50	1·30	46·30	35·62
60—<90	2·75	2·25	55·07	24·48
90—<120	3·25	2·61	70·73	27·10
120—<150	2·75	2·28	79·01	34·65
150—<210	4·53	3·52	110·00	31·25
210 and above	5·82	4·61	146·68	31·82
All	4·04	3·21	102·44	31·91

5·22 Non-consumption outgo and capital outlays

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 26·18 or 15 per cent. of the total consumption expenditure. Of this, an expenditure of Rs. 9·08 was incurred on remittances to dependants, Rs. 8·39 on savings and investments, Rs. 7·63 towards repayment of debts and Rs. 1·08 on taxes, interests and litigations. Of these, repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The most important item under savings and investments was the provident fund (Rs. 6·33). Expenditure towards this was reported by about 92 per cent. of the families surveyed. Under the sub-group 'taxes, interest and litigation', interest on loans alone accounted for Re. 0·47 or about 44 per cent. of the total expenditure on this sub-group.

5·23 *The budget of single-member families*

Single-member families constituted about 18 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the town leaving their families or dependants at the native places. The average monthly income of single-member families was Rs. 131·24 and the average monthly consumption expenditure Rs. 108·00 leaving a surplus of Rs. 23·24. However, when items such as remittances to dependants, taxes and interest on loans, which form a part of current living expenditure, were included, the budget showed a deficit of Re. 0·31 against the overall average deficit of Rs. 4·45 taking all families.

Table 5·2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of items, between single-member families and multi-member families.

TABLE 5·2

Percentage expenditure on groups/sub-groups of items

Groups/sub-groups of items	Type of family		
	Single-member families	Multi-member families	All
1	2	3	4
Food	52·15	61·27	60·21
Pan-supari, tobacco and intoxicants	6·78	4·84	5·06
Fuel and light	5·66	6·83	6·70
Rent for house and water charges	8·41	6·95	7·12
House repairs and upkeep, house-hold appliances and furnishing and utilities, furniture and furnishings and household services	1·17	1·43	1·40
Clothing, bedding, foot-wear, head-wear and miscellaneous	15·74	10·32	10·95
Personal care	2·61	2·05	2·12
Education and reading	0·32	1·49	1·35
Recreation and amusement	2·20	1·05	1·18
Medical care .. .. .	..	0·15	0·13
Other consumption expenditure	4·96	3·62	3·78
Total	100·00	100·00	100·00

Workers living singly spent proportionately less on food, fuel and light, education, medical care and more on tobacco, pan, supari and intoxicants, clothing, bedding, footwear, headwear, personal care, recreation and amusement, and other consumption expenditure which consisted of subscription, gifts and charities, ceremonials, etc. Taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 30·48 per month in the case of multi-member families and Rs. 56·32 in case of single-member families. Taking

important sub-groups under food, the average expenditure on cereals and products, pulses and products, meat, fish and eggs and milk and products per adult consumption unit was Rs. 12·04, 1·84, 4·16 and 2·93 respectively in respect of multi-member families while the average expenditure of single-member families on these items was Rs. 12·94, 2·74, 7·34 and 3·54 respectively. The average expenditure per adult consumption unit on non-food items was also markedly high in case of single-men. Thus, single-men spent, on an average, Rs. 17·00, 2·82, 2·38 and 5·35 on clothing, bedding, footwear, headwear, etc., personal care, recreation and amusements and other consumption expenditure which consisted of subscription, gifts and charities, ceremonials, etc. respectively as against the average expenditure per adult consumption unit of Rs. 5·14, 1·02, 0·52 and 1·80 respectively in the case of multi-member families.

5.3 Levels of expenditure by income and family-type

The overall average monthly expenditure was Rs. 180·30 per family, Rs. 44·63 per capita and Rs. 56·09 per adult consumption unit. Table 5·3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5·3
Average monthly expenditure by income classes

Item	Monthly family income class (Rs.)							
	<30	30— <60	60 — <90	90— <120	120 — <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family	..	63·01	90·47	120·17	145·17	186·69	266·71	180·30
Average per capita	41·98	32·86	37·00	52·82	41·39	45·74	44·63
Average per adult consumption unit	..	48·44	40·28	45·97	63·78	53·11	57·84	56·09
Percentage of families to total	1·24	2·47	6·31	31·17	40·57	18·24	100·00

The average monthly expenditure per family varied from Rs. 63·01 in the income class 'Rs. 30 to less than Rs. 60' to Rs. 266·71 in the highest income class. It was higher in upper income classes. The expenditure is slightly more than income in the income classes up to the income class 'Rs. 90 to less than Rs. 120'.

Table 5·4 shows how families with different compositions (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5·5 shows similar distribution of families in terms of adults/children composition. Both the tables show that generally with increasing number of members in the family a larger percentage of families came in higher expenditure classes.

TABLE 5.4

Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure

Monthly family expenditure class (Rs.)	Family composition in terms of relationship with main earner							Rest	All
	Un-married earner	Hus-band or wife	Hus-band and wife	Hus-band, wife and children	Hus-band, wife, child- ren and other mem- bers	Un- married earner and other mem- bers			
1	2	3	4	5	6	7	8	9	
Below 60 ..	..	..	..	..	..	..	6.31	0.62	
60—<120 ..	..	31.76	51.74	18.39	9.27	4.60	19.53	21.06	17.60
120 and above ..	..	68.24	48.26	81.61	90.73	95.40	80.47	72.63	81.78
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	5.92	12.36	7.78	44.28	13.92	6.55	9.19	100.00	

TABLE 5.5

Percentage distribution of families by family composition (in terms of adults/ children) and expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other fami- lies	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60 ..	..	14.46	..	..	..	..	..	..	..	..	0.82
60—<120 ..	47.57	20.17	14.68	23.31	10.02	8.96	..	..	8.85	2.77	17.60
120 and above ..	52.43	65.37	85.32	76.69	89.98	91.04	100.00	100.00	91.15	97.23	81.78
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Perce- n- tage of families to total ..	18.28	4.28	12.00	9.03	14.80	16.52	0.29	2.97	9.88	11.95	100.00

5.4 Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes shows how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to consumption expenditure.

TABLE 5.6

Average monthly expenditure by family income classes

Sub-groups and groups of items	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Food</i>								
Cereals and products	..	22.00	27.69	32.58	27.22	44.37	50.90	38.78
Pulses and products	..	4.13	4.51	5.51	4.76	6.57	7.67	6.05
Oil seeds, oils and fats	..	1.88	4.27	6.32	6.17	8.86	11.71	8.19
Meat, fish and eggs	7.00	5.01	7.08	10.02	14.50	23.39	13.93
Milk and products	2.84	3.16	5.22	10.01	19.40	9.50
Vegetables and products	4.88	4.06	6.17	7.25	10.24	13.37	9.43
Fruits and products	0.05	0.25	0.07
Condiments, spices, sugar, etc.	4.54	5.04	7.16	6.33	10.50	14.37	9.48
Non-alcoholic beverages	1.87	1.65	2.10	1.75	2.74	3.43	2.48
Prepared meals and refreshments	0.65	10.29	2.16	2.19	4.53
Sub-total: food	46.30	55.07	70.73	79.01	110.00	146.68	102.44
<i>Non-food</i>								
Pan, supari	0.63	0.63	2.52	1.81	2.29	4.74	2.54
Tobacco and products	..	1.63	2.94	4.16	3.50	3.89	6.45	4.18
Alcoholic beverages, etc.	1.00	2.59	3.51	2.62	1.49	1.00	1.90
Fuel and light	5.54	8.50	10.90	9.32	12.22	14.08	11.40
House rent, water charges, repairs, etc.	..	3.75	5.64	6.44	10.51	12.45	17.46	12.11
Furniture and furnishings	0.89	0.10	0.62	0.44
Household appliances, etc.	1.26	2.19	1.01	0.72	4.33	1.56
Household services	0.22	1.59	0.38
Clothing, bedding and headwear	1.31	4.55	8.92	8.93	14.21	20.12	12.93
Footwear	0.70	0.49	3.98	1.14
Miscellaneous (laundry, etc.)	1.50	1.50	3.42	3.34	4.92	6.85	4.56
Medical care	0.18	0.44	0.07	0.26	0.22
Personal care	1.35	1.00	2.44	3.14	3.77	4.94	3.60
Education and reading	0.82	2.25	6.16	2.30
Recreation and amusement	0.18	0.85	2.11	2.05	2.56	2.01
Transport and communication	0.26	0.29	2.02	3.19	3.66	2.63
Subscription, etc.	0.05	2.32	2.21	6.01	2.73
Personal effects and miscellaneous expenditure	0.63	1.39	1.01	1.01	1.07
Sub-total: non-food	16.71	29.05	46.50	54.87	67.55	105.82	67.70
Total consumption expenditure	63.01	84.12	117.23	133.88	177.55	252.50	170.14

TABLE 5.6—*contd.*

1	2	3	4	5	6	7	8	9
<i>Non-consumption expenditure</i>								
Taxes, interest and litigation	1.02	3.65	1.08
Remittances to dependants	6.35	2.94	11.29	8.12	10.56	9.08
Savings and investments	2.41	2.54	5.47	4.40	6.97	20.58	8.39
Debts repaid	1.84	2.59	7.56	19.94	7.63
Total: non-consumption expenditure	2.41	8.89	10.25	18.28	23.67	54.73	26.18
Total disbursement	65.42	93.01	127.48	152.16	201.22	307.23	196.32
Percentage of families to total	1.24	2.47	6.31	31.17	40.57	18.24	100.00

The average monthly consumption expenditure per family was Rs. 170.14. Expenditure on food worked out to Rs. 102.44 or 60 per cent. of the consumption expenditure. The proportion of expenditure on food to consumption expenditure generally decreased with a rise in family income except in the income class 'Rs. 150 to below Rs. 210' where there was a slight increase.

Taking individual sub-groups under the food group, the expenditure, as percentage of the consumption expenditure, on cereals and products, pulses and products and non-alcoholic beverages like tea generally decreased with increase in income; that on milk and products and meat, fish and eggs and vegetables and products generally increased with increase in income; and that on condiments and spices, oilseeds, oils and fats and prepared meals fluctuated in the various income classes.

The non-food groups accounted for about 40 per cent. of the consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs, clothing, bedding and head-wear sub-groups formed about 54 per cent. While the percentage expenditure on fuel and light generally showed a downward trend as family income increased that on clothing, bedding and headwear increased with increase in income and that on house rent, water charges and repairs fluctuated without showing any definite trend.

As for other conventional necessities and luxuries, the proportionate expenditure on tobacco and products, transport, subscription and personal effects and care, etc., generally fluctuated in the various income classes without showing any clear cut trend.

5.5 *Expenditure by per capita income*

Table 5.7 gives the break-up of the average monthly expenditure per family on sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

Average monthly expenditure and disbursements by per capita income classes

Sub-groups and group of items 1	Monthly per capita income class (Rs.)									
	< 5 2	5— <10 3	10— <15 4	15— <20 5	20— <25 6	25— <35 7	35— <50 8	50— <65 9	65 and above 10	All 11
<i>Food</i>										
Cereals and products	33.25	65.82	53.48	50.32	43.95	40.48	22.31	38.78
Pulses and products	3.00	9.54	8.33	7.08	6.50	6.25	4.25	6.05
Oil seeds, oils and fats	2.25	10.63	9.72	9.64	8.99	8.46	6.27	8.19
Meat, fish and eggs	6.09	13.84	9.42	13.77	15.49	15.27	14.04	13.93
Milk and products	6.93	6.95	7.82	12.94	13.80	8.10	9.50
Vegetables and products	1.00	12.42	8.89	9.36	10.70	10.21	8.33	9.43
Fruits and products	0.03	..	0.12	..	0.07	0.10	0.07
Condiments, spices, sugar, etc.	3.44	11.88	10.70	11.22	10.60	10.17	7.23	9.48
Non-alcoholic beverages	0.50	2.76	2.95	2.70	2.80	2.20	2.11	2.48
Prepared meals and refreshments	0.03	0.59	2.31	2.07	3.06	9.21	4.53
Sub-total: food	49.44	133.88	111.03	114.34	114.04	110.06	81.95	102.44
<i>Non-food</i>										
Pan, supari	2.50	3.18	1.99	3.21	2.22	2.39	2.54
Tobacco and products	0.50	5.78	4.77	4.23	4.41	3.60	3.96	4.18
Alcoholic beverages, etc.	5.00	1.84	1.38	3.96	0.86	0.82	1.92	1.90
Fuel and light	6.62	13.24	12.55	12.18	12.91	11.65	9.57	11.40
House rent, water charges, repairs, etc.	7.00	9.96	9.96	13.62	13.27	12.79	11.35	12.11
Furniture and furnishings	0.09	..	0.52	1.00	0.44
Household appliances, etc.	0.08	2.09	0.91	0.91	0.37	2.72	1.56
Household services	0.21	0.24	0.11	0.19	0.77	0.38
Clothing, bedding and headwear	11.85	9.36	11.47	10.24	21.26	13.94	12.93
Footwear	0.72	0.38	0.64	0.66	2.24	1.14
Miscellaneous (laundry, etc.)	0.50	3.58	3.35	3.52	5.17	5.59	4.90	4.56
Medical care	0.65	..	0.22	0.52	..	0.13	0.22
Personal care	3.11	3.24	3.48	3.86	4.09	3.58	3.60
Education and reading	4.31	0.34	3.85	1.86	2.98	1.89	2.30
Recreation and amusement	0.62	0.34	1.99	1.82	2.20	2.73	2.01
Transport and communication	0.75	0.73	1.02	1.64	0.97	4.76	4.11	2.63
Subscription, etc.	0.12	..	0.39	3.04	2.29	4.92	2.73
Personal effects and miscellaneous expenses	0.59	1.76	0.91	0.50	1.26	1.07
Sub-total: non-food	20.37	58.37	53.10	65.92	64.71	76.49	73.38	67.70
Total consumption expenditure	69.81	192.25	164.13	180.26	178.75	186.55	155.33	170.14

TABLE 5.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
<i>Non-consumption expenditure</i>										
Taxes, interest and litigation	4.92	0.25	0.48	1.03	1.41	1.10	1.08
Remittances to dependants	2.78	2.86	8.17	19.92	9.08
Savings and investments	1.81	5.98	6.95	7.53	9.60	15.32	6.74	8.39
Debts repaid	0.85	2.87	15.86	8.61	8.59	4.81	7.63
Total: non-consumption expenditure	1.81	11.75	10.07	26.65	22.10	33.49	32.57	26.18
Total disbursement	71.62	204.00	174.20	206.91	200.85	220.04	187.90	196.32

The percentage expenditure on food to the consumption expenditure decreased from about 71 per cent. in the per capita income class 'Rs. 10 to less than Rs. 15' to about 53 per cent. in the highest per capita income class. The percentage expenditure on the non-food items, such as, personal care and miscellaneous items like laundry, etc., generally showed an upward trend as the per capita income increased.

5.6 Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel curve after Ernest Engel. The main result derived by Engel from his studies are set out below :

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) That the proportion of expenditure on rent and clothing is approximately constant and that on luxury items increases with a rise in the level of living.

Of the above propositions the second is the most important one since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

5.61 Analysis by per capita income classes

Expenditure on food depends on other factors besides income, and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, the analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage expenditure on food to total expenditure.

TABLE 5.8

Percentage distribution of families in each per capita income class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Monthly per capital income class (Rs.)										
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All	
	1	2	3	4	5	6	7	8	9	10	11
Below 45	3.18	3.32	10.96	41.36	17.18
45—<50	4.91	5.03	..	21.12	11.66	7.85
50—<55	6.18	15.47	10.20	13.96	10.46
55—<60	8.57	21.05	8.47	13.80	12.06	12.20
60—<65	17.52	22.40	22.20	17.48	10.52	17.09
65—<70	26.03	12.45	28.03	12.84	8.95	15.83
70 and above	100.00	..	42.97	29.71	22.51	13.60	1.49	19.39
Total	100.00	..	100.00	100.00	100.00	100.00	100.00	100.00

It will be seen that the percentage of families having significantly lower percentage expenditure on food (less than 45 per cent.) was generally high in higher per capita income classes.

5.62 Analysis by family size

While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, the large-sized families contain comparatively more earning members and so have, generally, a higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

Percentage distribution of families in each family size class by percentage expenditure on food

Percentage expenditure on food to total expenditure			Number of families (unestimated)	Family size					All
				1	2 and 3	4 and 5	6 and 7	Above 7	
1	2	3	4	5	6	7	8		
Below 45	43	55.46	19.76	2.63	4.64	4.60	17.18		
45—<50	21	7.32	17.07	2.87	7.72	..	7.85		
50—<55	22	9.87	8.13	16.93	7.68	1.82	10.46		
55—<60	30	10.63	11.15	15.22	6.83	17.67	12.20		
60—<65	38	6.97	16.33	22.01	19.64	18.53	17.09		
65—<70	39	6.37	18.26	20.01	16.14	13.47	15.83		
70 and above	47	3.38	9.30	20.33	37.35	43.91	19.39		
Total	240	100.00	100.00	100.00	100.00	100.00	100.00		
Percentage distribution of families .. ..	..	18.28	25.60	30.44	16.34	9.34	100.00	
Number of families (unestimated) .. ..	..	39	59	69	43	30	240	

About 55 per cent. of the single-member families spent less than 45 per cent. of the consumption expenditure on food, and only about 10 per cent. of such families spent 65 per cent. or more on food. As against this, only about 20 per cent and 5 per cent. of the families, containing 2 and 3 and 6 and 7 members respectively, spent less than 45 per cent. on food and similarly 28 per cent. and 53 per cent. of corresponding families spent 65 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in case of end-classes of percentage expenditure on food, i.e., less than 45 and 70 or more which are appreciably lower or higher than the overall average percentage expenditure on food.

5.7 Proportion of families reporting expenditure on selected sub-groups

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population group. Such figures by size of families are given in table 5.10.

TABLE 5.10

Percentage of families reporting expenditure on selected sub-groups by family size

Item	Family size						Reporting families (unselected)
	One	Two or three	Four or five	Six or seven	Above seven	All	
1	2	3	4	5	6	7	8
Prepared meals and refreshments	45.34	56.51	36.41	22.71	16.18	53.94	68
Non-alcoholic beverages	62.05	89.95	89.80	93.04	100.00	86.25	214
Pan, supari	67.49	70.91	71.18	65.22	75.22	69.84	173
Tobacco and tobacco products	77.67	73.53	89.91	80.98	99.07	82.87	202
Alcoholic beverages	22.08	21.54	28.16	12.74	15.09	21.61	53
Furniture and furnishings	2.81	4.83	1.82	..	0.93	2.39	8
Household services .. .. .	..	8.25	9.67	6.28	8.67	6.89	14
Medical care .. .. .	..	..	7.01	..	2.51	2.37	5
Personal care	100.00	100.00	98.25	96.61	100.00	98.91	239
Education and reading	8.61	18.09	12.06	41.11	22.77	18.79	46
Recreation and amusement	69.87	66.10	56.37	24.31	31.17	55.42	123
Transport and communication	63.91	70.58	57.41	62.16	49.24	62.00	142
Remittances to dependants	46.26	26.22	7.24	3.39	2.75	18.20	40
Savings and investments	83.50	91.58	98.20	56.61	100.00	93.73	224
Debts repaid	4.55	19.95	32.63	36.24	32.06	24.79	61

About 34 per cent. of the families incurred expenditure on prepared meals and refreshments. About 86 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. Addiction to tobacco and tobacco products and to pan-supari was wide spread as about 83 per cent. of the families reported expenditure on the former and about 70 per cent. on the latter. Only 22 per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings did not seem to be much popular objects of expenditure. A small percentage of the families in all size classes reported expenditure on household services which most often consisted of employment of domestic servants and sweepers.

Expenditure on medical care was reported by only 2 per cent. of the families and on personal care by almost all families, the percentage remaining fairly steady in all size classes. The percentage of families reporting expenditure on education and reading was about 19. About 55 per cent. of the families reported expenditure on recreation and amusement, the percentages decreasing steadily with the increase in the size of the family. The use of means of transport and communication was quite wide spread as about 62 per cent. of the families reported expenditure on these items.

About 94 per cent. of the families were either saving or investing some amount and the percentage was more or less steady in all size classes. On the other hand, the percentage of families reporting remittances to dependants decreased with an increase in the size of the family and was the highest in case of single-member families. On the whole, about 18 per cent. of the families were making remittances to dependants and about 25 per cent. of the families were making repayment of debts.

CHAPTER 6

FOOD CONSUMPTION AND NUTRITION

6.1 Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding 'prepared meals and refreshments' for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1

Average quantity consumed per family by items.

Item					Standard unit (quantity)	Number of families reporting (unestimated)*	Average quantity consumed per family
1					2	3	4
<i>Food, beverages, etc.</i>							
<i>Cereals and products</i>							
Paddy .. .. .	..	..	..	..	kg	2	0.58
Rice .. .. .	..	..	..	..	"	226	40.66
Wheat .. .. .	..	..	..	..	"	1	0.06
Wheat atta .. .. .	..	..	..	..	"	217	12.24
Barley .. .. .	..	..	..	..	"	1	0.00
Chira, muri, khoi, lawa .. .. .	..	..	..	..	"	33	0.41
Other rice products .. .. .	..	..	..	..	"	1	0.01
Maida .. .. .	..	..	..	..	"	5	0.05
Suji, rawa .. .. .	..	..	..	..	"	2	0.00
Biscuit .. .. .	..	..	..	..	"	24	0.05
<i>Pulses and products</i>							
Arhar .. .. .	..	..	..	..	"	187	3.52
Moong .. .. .	..	..	..	..	"	71	3.58
Gram .. .. .	..	..	..	..	"	7	0.06
Masur .. .. .	..	..	..	..	"	169	2.55
Urd .. .. .	..	..	..	..	"	6	0.04
Khesari .. .. .	..	..	..	..	"	3	0.03
Pea .. .. .	..	..	..	..	"	1	0.01
Other pulses .. .. .	..	..	..	..	"	8	0.14

*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—*contd.*

	1	2	3	4
<i>Oil seeds, oils and fats</i>				
Mustard oil	kg.	226	2.52	
Coconut oil	"	2	0.01	
Gingelly oil	"	1	0.00	
Groundnut oil	"	1	0.00	
Other vegetable oil	"	1	0.00	
Vanaspati	"	98	0.76	
Oil seeds	"	1	0.00	
<i>Meat, fish and eggs</i>				
Goat meat	kg.	86	0.94	
Beef	"	4	0.03	
Poultry	no.	23	0.22	
Birds meat	kg.	1	0.01	
Fresh fish	"	183	2.99	
Dry fish	"	4	0.03	
Eggs hen	no.	10	0.99	
Eggs duck	"	24	3.54	
<i>Milk and products</i>				
Milk cow	l.	140	7.91	
Milk buffalo	"	2	0.04	
Ghee cow	kg.	7	0.04	
Ghee buffalo	"	1	0.01	
Butter	"	2	0.02	
Condensed milk	"	1	0.01	
Powdered milk	"	9	0.03	
Other milk and products	"	8	0.05	
<i>Condiments and spices</i>				
Salt	kg.	228	2.16	
Turmeric	g.	225	287.05	
Chillies dry	"	217	316.91	
Chillies green	"	23	47.59	
Tamarind	"	6	8.40	
Onion	kg.	219	4.93	
Garlic	g.	8	10.38	
Coriander	"	1	1.17	
Methi	"	5	3.15	
Ginger	"	13	22.63	
Mustard	"	1	2.45	
Jira	"	7	8.63	
Cloves	"	1	0.23	
Elaichi	"	1	0.12	
Mixed spices	"	207	369.74	
Other spices and condiments	"	1	0.23	

TABLE 6.1—*concl'd.*

1				2	3	4
<i>Vegetables and products</i>						
Potato .. .. .	..	..	..	kg.	227	7.16
Muli, turnip, radish .. .. .	..	..	..	"	29	0.24
Carrot, beet .. .. .	..	..	..	"	1	0.01
Arum .. .. .	..	..	..	"	19	3.19
Other root vegetables .. .. .	..	..	..	"	1	0.01
Brinjal .. .. .	..	..	..	"	195	3.57
Caul flower .. .. .	..	..	..	"	18	0.34
Cabbage .. .. .	..	..	..	"	47	0.71
Ladies finger .. .. .	..	..	..	"	62	3.54
Tomato .. .. .	..	..	..	"	28	0.48
Pumpkin .. .. .	..	..	..	"	1	0.01
Gourd .. .. .	..	..	..	"	74	0.96
Karela .. .. .	..	..	..	"	33	0.28
Bean .. .. .	..	..	..	"	11	0.15
Other non-leafy vegetables .. .. .	..	..	..	"	10	0.18
Other leafy vegetables .. .. .	..	..	..	"	34	0.26
Other vegetable products .. .. .	..	..	..	"	1	0.01
<i>Fruits and products</i>						
Banana, plantain .. .. .	..	..	..	no.	11	1.35
Orange .. .. .	..	..	..	"	6	0.52
<i>Sugar, honey, etc.</i>						
Sugar crystal .. .. .	..	..	..	kg.	224	4.41
Gur .. .. .	..	..	..	"	8	0.06
<i>Pan, supari</i>						
Pan leaf .. .. .	..	..	..	no.	99	123.76
Pan finished .. .. .	..	..	..	"	68	25.52
Supari .. .. .	..	..	..	g.	87	192.69
Lime .. .. .	..	..	..	"	26	48.17
Katha .. .. .	..	..	..	"	1	0.58
<i>Tobacco and products</i>						
Bidi .. .. .	..	..	..	no.	102	282.61
Cigarettes .. .. .	..	..	..	"	54	53.95
Zarda, kimam, surti .. .. .	..	..	..	g.	1	0.12
Chewing tobacco .. .. .	..	..	..	g.	16	25.54
Smoking tobacco .. .. .	..	..	..	g.	1	1.75
Leaf tobacco .. .. .	..	..	..	"	53	77.33
Hukka tobacco prepared .. .. .	..	..	..	"	3	47.24
<i>Alcoholic beverages, etc.</i>						
Country liquor .. .. .	..	..	..	pint	46	0.56
Ganja .. .. .	..	..	..	g.	1	0.58
Bhang .. .. .	..	..	..	"	1	0.58
Refined liquor, brandy, whisky, etc.	pint	1	0.01
<i>Other beverages</i>						
Tea leaf	kg.	214	0.56

g = gram. kg = kilogram, l = litre, no. = number,
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The quantity of cereals and products consumed, on an average, by a working class family per month was 54.06 kg. Of this, the major portion (41.24 kg.) was accounted for by rice and paddy. The average size of a family in terms of adult consumption units was 3.21 and hence the quantity of cereals consumed per adult per day worked out to about 0.55 kg. Besides 54.06 kg. of cereals and products, the average family consumed 9.93 kg. of pulses and products 7.95 l. of milk, 0.16 kg. of milk products, 3.29 kg. of oils and fats, 4.00 kg. of meat, fish and eggs (excluding poultry and eggs for which quantity figures in weights were not available), 8.17 kg. of condiments and spices, 21.20 kg. of vegetables and products and 4.47 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and products but this could not be reduced to weight and of prepared meals, etc., for which quantitative data could not be collected. The above is a broad picture of quantities of food stuffs consumed, on an average, by a family of industrial workers in Digboi.

Among items of pan-supari, tobacco and beverages, an appreciable consumption of pan, bidi and cigarette, leaf tobacco, chewing tobacco and tea leaf was recorded.

6.2 Analysis of nutrition contents

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Digboi was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age-groups:

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group between 5-14 years at 2,000. The male manual workers were assumed to be moderately active and requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal./kg./hour and a good number even less than 3. All women falling in the age group of 15-54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5-14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15-54 years, one-third were assumed to be pregnant or nursing and their protein requirements were calculated at 100 g. per day.

3. The calcium requirements of children up to 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. while for the rest it was assumed to be 20 mg. per day.

5. The vitamin B₁ requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6.2 gives the nutritive value of the food-stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of the different nutrients.

TABLE 6.2

The nutritive value of food-stuffs consumed by an average working class family

Nutrients							Quantity consumed per family per day	Quantity recommended
1							2	3
Calories	..	..	..	..	..	..	10,118	8,637
Protein	..	..	..	..	..	..	291 g.	227 g.
Fat	..	..	..	..	..	..	158 g.	..
Calcium	..	..	..	..	..	..	1.9 g.	4.7 g.
Iron	..	..	..	..	..	..	126 mg.	84 mg.
Vitamin A	..	..	..	..	..	..	5,217 i.u.	14,140 i.u.
Vitamin B ₁	..	..	..	..	..	..	5.5 mg.	4.3 mg.
Vitamin C	..	..	..	..	..	..	202 mg.	202 mg.
Nicotinic acid	..	..	..	..	..	..	55 mg.	..
Riboflavin	..	..	..	..	..	..	3.0 mg.	..

g.=grams,

mg.= milligrams,

i.u. = International units

From the above it would appear that while the overall nutritive value of the diets appeared to be good, there was room for improvement. Increased intake of mixed cereals instead of rice alone and increased intake of leafy vegetables and fruits would help to overcome the deficiencies in respect of calcium and vitamin A.

CHAPTER 7

BUDGETARY POSITION

7.1 *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall-lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then, in the present survey the value of actually consumed articles of food, drink, tobacco and fuel and light were taken on the disbursement side and not the purchase value. Net income from 'family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data. Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

Average receipts, disbursements and balancing difference by family income classes

Monthly family income class (Rs.)	Percentage of families to total	Average re- ceipts per family per month (Rs.)	Average dis- bursements per family per month (Rs.)	Net balancing difference (+) or (—) (Rs.)
1	2	3	4	5
Less than 30 .. ..	..	..	..	..
30 to less than 60	1.24	54.37	65.42	—11.05
60 to less than 90	2.47	79.53	93.01	—13.48
90 to less than 120	6.31	117.24	127.48	—10.24
120 to less than 150	31.17	148.22	152.16	—3.94
150 to less than 210	40.57	194.79	201.22	—6.43
210 and above	18.24	311.65	307.23	+4.42
Total	100.00	192.15	196.32	—4.17

Taking all income classes, the net deficit was Rs. 4.17 or 2 per cent. of the total receipts. For all the income classes excepting the last income class, the net balancing difference was negative, i.e., receipts were less than disbursements.

7.2 Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term 'current money income' has been taken to include income from paid employment, self-employment and other income such as that from rent from land and houses, pension, cash assistance, gifts, concessions, interests and dividends, chance games and lotteries, while 'money expenditure for current living' has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2

TABLE 7.2
Budgetary position by family income classes

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.)	54.37	70.47	106.90	138.06	171.45	296.41	175.85
Average monthly expenditure per family (Rs.)	63.01	90.47	120.17	145.17	186.69	266.71	180.30
<i>Monthly balance</i>								
Percentage of families recording surplus 1/ to total families	2.37	15.20	18.72	12.02	48.31
Percentage of families recording deficit to total families	1.24	2.47	3.94	15.97	21.85	6.22	51.69
Average surplus (+) or deficit (—) per family (Rs.)	—8.64	—20.00	—13.27	—7.11	—15.24	+29.70	—4.45

1/ Zero balance is considered as surplus.

Of the total families surveyed, about 48 per cent. had balanced or surplus budgets while the remaining 52 per cent. had deficit budgets. The proportion of families having surplus budgets with an income class varied from about 38 per cent. in the income class 'Rs. 90 to less than Rs. 120' to about 66 per cent. in the last income class.

7.3 Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by family types in terms of the number of adults and children in the family.

TABLE 7.3
Budgetary position by family composition

Item	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Percentage of families recording surplus ^{1/} to total families	11.24	2.49	2.86	6.33	8.55	4.31	0.04	1.83	4.05	6.61	48.31
Percentage of families recording deficit to total families	7.04	1.79	9.14	2.70	6.25	12.21	0.25	1.14	5.83	5.34	51.69
Average amount of surplus(+) or deficit (—) (Rs.) per family over all families together	0.32 (—)	4.65 (—)	27.98 (—)	4.05 (+)	1.99 (+)	17.10 (—)	39.49 (—)	4.87 (—)	5.00 (—)	15.65 (+)	4.45 (—)

^{1/}Zero balance is considered as surplus.

Taking surplus or deficit position of all families, there was deficit in a majority of cases but no clear cut trend was discernible as between various size classes.

PART II
(LEVEL OF LIVING)

CHAPTER 8

LEVEL OF LIVING

8.1 *Concept of level of living*

In part I, data have been presented mainly on the economic and material aspects of level of living, e.g., income and expenditure of working class families (as defined for the purpose of this survey) in Digboi. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in non-material aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care-desires for particular types of food, drink, housing, clothing, etc., for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risk of illness, unemployment and old age; etc. These non-material aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on the additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living covered were:—

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.

8.2 Scope of Schedule 'B'

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than those of income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness', information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under 'Education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of rights, trade unionism and social security', details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., Investigator and informant bias, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work-places, welfare amenities provided to workers and awareness of provisions of labour laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover, the data being based on a relatively small sample (61 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this Part of the Report. In all Chapters of this Part of the Report, unestimated distributions, i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

CHAPTER 9

EDUCATIONAL INTERESTS

9.1 General education

Data were collected on educational interests of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5—14 years) and others, by reasons and income classes.

TABLE 9.1

Distribution of persons (aged 5 years and above) by income and educational standard

Item	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above)	5	23	174	202
Percentage to total	2.48	11.38	86.14	100.00
(A) All persons				
Percentage receiving education .. ..	..	13.04	21.26	19.80
Percentage not receiving education	100.00	86.96	78.74	80.20
Total	100.00	100.00	100.00	100.00
(B) Children				
Percentage receiving education .. ..	..	33.33	60.00	54.55
Percentage not receiving education	100.00	66.67	40.00	45.45
Total	100.00	100.00	100.00	100.00
All persons receiving education				
Percentage receiving education in primary schools .. ..	..	100.00	51.35	55.00
Percentage receiving education in secondary schools .. ..	..	..	37.84	35.00
Percentage receiving education in other educational institutions .. ..	..	..	10.81	10.00
Total .. ..	..	100.00	100.00	100.00

TABLE 9.2

Percentage distribution of persons—children and others—not receiving education by reasons and family income

Reasons for not receiving education	Monthly family income class (Rs.)							
	< 60		60—<120		120 and above		All	
	Children	Others	Children	Others	Children	Others	Children	Others
1	2	3	4	5	6	7	8	9
Not reporting ..	..	..	..	..	13.64	8.70	10.00	7.58
Financial difficulties	100.00	66.67	66.67	78.57	50.00	50.43	56.66	53.79
Lack of facilities ..	..	33.33	..	7.14	9.09	16.52	6.67	15.91
Domestic difficulties	..	..	33.33	..	..	1.74	6.67	1.52
Attending to family enterprise ..	..	..	..	..	..	1.74	..	1.51
Lack of interests ..	..	..	..	14.29	13.63	19.13	10.00	18.18
Others ..	..	..	..	..	13.64	1.74	10.00	1.51
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Of all the family members aged 5 years and above, about 20 per cent. were receiving education and the rest were not receiving education. The proportion of the members receiving education was comparatively large in higher income classes. The percentage of children of 5 to 14 years of age receiving education was about 55. Of the total members receiving education, 55 per cent. were in primary schools, 35 per cent. in secondary schools and the rest were receiving education through other sources. The main reasons for children as well as adult members not receiving education were reported to be financial difficulties and lack of interest.

CHAPTER 10

SICKNESS AND TREATMENT

10·1 *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, e. g., headache, were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and the date of termination of the sickness during the reference period were taken into consideration.

The broad types of sickness, e.g., digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

10·2 *Treatment and consequences of sickness*

Table 10·1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, type of treatment, source of assistance and consequences. In all, there were 5 cases of sickness reported among 245 members of the sampled families. Information on consequences of sickness was collected for the gainfully occupied members of families only.

TABLE 10·1

Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences

								Percentage of cases
(a) Type of sickness								
Dysentery, diarrhoea, stomach trouble	..	..	..	..	..	..	..	20·00
Fever .. .. .	..	..	..	..	..	..	..	20·00
Other diseases	..	..	..	..	..	..	..	60·00
Total								100·00

TABLE 10·1—*contd.*

								Percentage of cases
(b) Duration (during the reference period)								
Below 7 days	..	..	..	..	..	..	..	60·00
7 days to below 15 days		..	..	..	..	..	..	40·00
Total							..	100·00
(c) Type of treatment								
Allopathic treatment	..	..	..	..	..	..	..	100·00
Total							..	100·00
(d) Source of assistance received								
Not reporting	..	..	..	..	..	..	..	20·00
No assistance received	..	..	..	..	..	..	..	60·00
Others	..	..	..	..	..	..	..	20·00
Total							..	100·00
(e) Consequences (for gainfully occupied members of families)								
Work and normal diet stopped	..	..	..	..	..	..	..	20·00
Only work stopped	..	..	..	..	..	..	..	40·00
None stopped	..	..	..	..	..	..	..	40·00
Total							..	100·00

The distribution of cases by duration of sickness showed that in 60 per cent. of the cases, sickness lasted for less than 7 days. In all the cases of sickness allopathic treatment was taken. In 60 per cent. of the cases no financial assistance for treatment was received. Taking the cases of sickness among the gainfully occupied members of the families, in 60 per cent. of the cases sickness resulted in stoppage of work. The average duration of such stoppage was about 6 days.

CHAPTER 11

HOUSING CONDITIONS

11.1 *Introductory*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11.2 *Condition of building*

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

Distribution of families by general characteristics of the building in which dwellings were located

							Percentage of families
(a) Type of building							
Chawls/bustees	..	..	..	..	..	..	90.16
Flats	..	..	..	..	..	..	6.56
Independent buildings	..	..	..	..	..	..	3.28
Others	..	..	..	..	..	..	100.00
Total							100.00
(b) Ownership or type of landlord							
Employers	..	..	..	..	..	..	72.13
Self	..	..	..	..	..	..	6.56
Private	..	..	..	..	..	..	8.20
Public bodies	..	..	..	..	..	..	13.11
Total							100.00
(c) Type of structure							
Permanent kutcha	..	..	..	..	..	..	31.15
Permanent pucca	..	..	..	..	..	..	62.29
Temporary kutcha	..	..	..	..	..	..	3.28
Temporary pucca	..	..	..	..	..	..	3.28
Total							100.00
(d) Condition of repairs							
Not reporting	..	..	..	..	..	..	1.64
Good	..	..	..	..	..	..	68.85
Moderately good	..	..	..	..	..	..	27.87
Bad	..	..	..	..	..	..	1.64
Total							100.00

TABLE 11.1—*cont'd*

								Percentage of cases
<i>(e) Sewage arrangements</i>								
Satisfactory	..	..	..	..	..	..	..	49.18
Moderately satisfactory	..	..	..	..	..	..	..	26.71
Unsatisfactory	..	..	..	..	..	..	..	24.11
Total								100.00
<i>(f) Ventilation arrangements</i>								
If ventilation								
(i) Good	..	..	..	..	..	..	..	18.63
(ii) Fair	..	..	..	..	..	..	..	18.64
(iii) Tolerable	..	..	..	..	..	..	..	62.73
Total								100.00

Ninety per cent. of the sampled families were living in chawls/bustees, about 7 per cent. in independent buildings and the rest had other modes of accommodation. About 72 per cent. of the families were living in buildings provided by the employers. The percentage of families living in self-owned buildings was about 7, in private buildings about 8 and that of families living in buildings owned by public bodies was about 13. The structure of the building was pucca, i.e., with walls built of cement, bricks, concrete or stone, in about 66 per cent. of the cases. The rest of the families, forming about 34 per cent. were living in kutcha buildings.

11.3 Condition of dwelling

Table 11-2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath, and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11-2

Distribution of dwellings by various characteristics

									Percentage of dwellings
<i>(a) Number of living rooms in dwelling</i>									
One	..	..	..	..	..	..	..	..	57.37
Two	..	..	..	..	..	..	..	..	31.15
Three	..	..	..	..	..	..	..	..	11.48
								Total	100.00

TABLE 11.2—*contd.*

							Percentage of dwellings
(b) Lighting type							
Not reporting	..	..	..	..	..	..	..
Electricity	..	..	..	..	..	..	24.59
Kerosene	..	..	..	..	..	..	75.41
Total							100.00
(c) Provision of kitchen							
Kitchen provided	..	..	..	..	..	..	83.80
Where not provided							
(i) Using part of living room	..	..	..	..	..	..	14.76
(ii) Not needed	..	..	..	..	..	..	1.64
Total							100.00
(d) Number of stores							
No store	..	..	..	..	..	..	91.80
One	..	..	..	..	..	..	8.20
Total							100.00
(e) Provision of bath room							
No bath provided	..	..	..	..	..	..	80.33
Where provided							
(i) In individual use	..	..	..	..	..	..	16.39
(ii) In common use	..	..	..	..	..	..	3.28
Total							100.00
(f) Provision of covered verandah							
Provided	..	..	..	..	..	..	67.21
Not provided	..	..	..	..	..	..	32.79
Total							100.00
(g) Source of water supply							
Tap provided							
(i) In dwelling	..	..	..	..	..	..	..
(ii) Outside dwelling	..	..	..	..	..	..	75.41
Well (with or without hand pump)	..	..	..	..	..	..	8.20
Tanks and ponds	..	..	..	..	..	..	1.64
Others	..	..	..	..	..	..	14.75
Total							100.00
(h) Provision of latrine							
No latrine	..	..	..	..	..	..	13.11
In individual use	..	..	..	..	..	..	26.23
In common use with other families	..	..	..	..	..	..	60.66
Total							100.00
(i) Type of latrine							
Flush system	..	..	..	..	..	..	37.84
Septic tank system	..	..	..	..	..	..	48.65
Manually cleaned	..	..	..	..	..	..	13.51
Total							100.00

It would be seen that a majority of the dwellings were having one living room and a covered verandah. In a majority of the dwellings there were arrangements for tap water supply though outside the dwelling and common latrines with septic tank system.

11.4 Distance of dwellings from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily accessible to the workers and their families. Table 11.3 gives the percentage distribution of families visiting important places by distance of the places from their dwellings.

TABLE 11.3

Distribution of families visiting important places by distance of the places from their dwellings

Particulars of places, etc.	Percentage of families not reporting	Percentage of families not visiting	Percentage of families visiting the places of distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
Work-place of the main earner	3.28	..	70.49	19.67	6.56	100.00
Primary school .. ..	..	..	67.21	27.87	4.92	100.00
Medical aid centre .. ..	..	21.31	57.37	19.68	1.64	100.00
Hospital .. ..	..	4.92	45.90	44.26	4.92	100.00
Playground for children ..	..	3.28	90.16	6.56	..	100.00
Cinema house .. ..	..	..	57.37	24.59	18.04	100.00
Shopping centre—vegetables ..	..	..	88.52	9.84	1.64	100.00
Shopping centre—grocery ..	..	..	88.52	9.84	1.64	100.00
Employment exchange	16.39	..	22.96	37.70	22.95	100.00
Railway station	16.39	..	29.51	45.90	8.20	100.00
Bus stop	4.92	..	63.93	24.59	6.56	100.00
Post office	16.39	..	52.46	24.59	6.56	100.00

In about 70 per cent. of the cases, work places of the main earner were at a distance of less than 1 mile. Other important places of visit reported by workers or their families such as primary school, cinema house, medical aid centre, shopping centres, bus stop and post office were also at a distance of less than 1 mile in a majority of cases.

CHAPTER 12

EMPLOYMENT, WORKING AND SERVICE CONDITIONS

12.1 *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges, information was collected from the informant's alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

12.2 *Employment pattern*

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as 'Permanent' and 'Others' for a reference period of one year.

TABLE 12.1
Distribution of man-weeks by employment status

Employment particulars	Percentage of man-weeks worked			
	Not reporting	Permanent employees	Other employees	All
1	2	3	4	5
(a) <i>Paid employment</i>				
(i) In factories	86.51	..	86.51
(ii) In other establishments	5.21	..	5.21
(b) Self-employment
(c) In employment but not at work	8.28	..	8.28
(d) Not in employment but seeking work
Total	100.00	..	100.00
Number of employees	72	..	72

All the employee-members belonged to the permanent category.

12.3 Condition of work-places

Table 12.2 gives the opinion of the employee-members of sampled families (excluding those who were on out-door duties), classified by industry groups, about the condition of work-places.

TABLE 12.2

Percentage distribution of employee-members according to opinion expressed on condition of work-places by industry groups

Condition of work-place	Industry-groups		
	Production of petroleum and its products	Rest	All
1	2	3	4
<i>Temperature, humidity and ventilation</i>			
Not reporting	1.85	5.56	2.78
Uncomfortable	12.96	..	9.72
Tolerable or comfortable	57.41	44.44	54.17
No particular comment	27.78	50.00	33.33
Total ..	100.00	100.00	100.00
<i>Illumination</i>			
Not reporting	1.85	5.56	2.78
Too dark	3.70	5.55	4.17
Too bright	5.56	..	4.16
Tolerable or good	74.08	33.33	63.89
No particular comment	14.81	55.56	25.00
Total ..	100.00	100.00	100.00
<i>Cleanliness</i>			
Not reporting	1.85	..	1.30
Dirty	5.56	16.67	8.33
Fair or good	79.63	55.56	73.61
No particular comment	12.96	27.77	16.67
Total ..	100.00	100.00	100.00
<i>Sitting and standing arrangements</i>			
Not reporting	1.85	..	1.39
Uncomfortable	7.40	22.22	11.11
Comfortable	16.67	..	12.50
No particular comment	74.08	77.78	75.00
Total ..	100.00	100.00	100.00
Total number of employees ..	54	18	72

12.4 Amenities provided

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

TABLE 12.3

Percentage distribution of employee members according to opinion expressed on amenities provided

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			
					Unsatisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Latrine and urinals	1 39	18 05	80 56	100 00	18 97	81 03	..	100 00
Bath ..	1 39	81 94	16 67	100 00	50 00	33 33	16 67	100 00
Wash places ..	1 39	26 39	72 22	100 00	15 38	84 62	..	100 00
Drinking water ..	1 39	4 17	94 44	100 00	8 82	91 18	..	100 00
Rest-shelter ..	1 39	88 80	9 72	100 00	71 43	28 57	..	100 00
Canteen ..	1 39	13 89	84 72	100 00	11 48	86 88	1 64	100 00
Reading or recreation	1 39	97 22	1 39	100 00	..	100 00	..	100 00
Co-operative stores and grain shops ..	1 39	58 33	40 28	100 00	3 45	96 55	..	100 00
Technical training ..	1 39	66 66	31 95	100 00	17 39	78 26	4 35	100 00
Medical facilities arranged by employers	2 78	6 94	90 28	100 00	6 15	93 85	..	100 00

12.5 Statutory rights and benefits

Tabl 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

Distribution of employees by rights and benefits under labour laws and awareness thereof

Rights and benefits	Percentage of employee-members by awareness				
	Not reporting	Fully aware	Partially aware	Not aware	Total
1	2	3	4	5	6
<i>Factories Act</i>					
Maximum daily hours of work at normal wages	..	98.61	1.39	..	100.00
Rate of overtime wages	86.11	4.17	9.72	100.00
Entitlement to leave with wages	93.06	4.17	2.77	100.00
Rate of leave with wages	86.11	5.66	8.33	100.00
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals	98.61	1.39	..	100.00
Maximum interval at which wages can be paid..	..	37.50	1.39	61.11	100.00
Imposition of fines—deductions from wages	70.83	8.33	20.84	100.00
Procedure for complaints	44.44	9.72	45.84	100.00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement	56.94	5.66	37.50	100.00
Compensation for death due to work accident	45.83	1.39	52.78	100.00
Procedure for complaints	2.77	41.67	2.78	52.78

TABLE 12.4—*contd.*

1	2	3	4	5	6
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedures for recruitment, discharge, disciplinary action, etc.	44.44	2.78	52.78	100.00
Approval of procedure	37.50	2.78	59.72	100.00
Intimation of procedures to the workers	36.11	1.39	62.50	100.00
<i>Industrial Disputes Act</i>					
Lay-off compensation	44.44	1.39	54.17	100.00
Rate of lay-off compensation	19.44	4.17	76.39	100.00
Notice of retrenchment	54.17	5.56	40.27	100.00
Retrenchment compensation	37.50	5.56	56.94	100.00
<i>Employees' Provident Funds Act and Scheme</i>					
Contribution by employer	81.43	2.86	15.71	100.00
Period after which the employer's contribution becomes payable	45.71	1.43	52.86	100.00
Accumulation of interest	34.28	2.86	62.86	100.00

12.6 Trade union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of workers which stood for achievement of the workers' economic demands. Such organisation or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

Distribution of employee-members according to membership of trade unions and other details

Item	Percentage of employee- members						
1	2						
<i>Membership</i>							
Not reporting	..	..	..	..	..	..	1.39
No union	..	..	..	..	..	..	..
If union existing							
(a) Member	..	..	..	..	..	..	84.72
(b) Not a member	..	..	..	..	..	..	13.89
	Total					..	100.00
<i>Subscription paid</i>							
Paying regularly	..	..	..	..	..	..	98.36
Not paying regularly	..	..	..	..	..	..	1.64
	Total					..	100.00
<i>Rate of subscription per month</i>							
Less than Re. 0.25	..	..	..	..	..	..	68.85
Re. 0.25 to less than Re. 0.50	..	..	..	..	..	..	26.23
Re. 0.50 and above	..	..	..	..	..	..	4.92
	Total					..	100.00

Of the total employee-members, about 85 per cent. were members of trade unions. Of these, about 98 per cent. were paying their subscription regularly. The most common rate of subscription was less than Re. 0.25 per month.

12.7 Length of service

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12.6

Percentage distribution of employee-members by industries and length of service

Length of service	Industry-groups		
	Production of petroleum and its products	Rest	All
1	2	3	4
Less than 1 year	1.85	5.56	2.78
1 year to less than 5 years	24.07	5.55	19.44
5 years to less than 10 years	27.78	38.89	30.56
10 years to less than 20 years	33.33	27.78	31.94
20 years and above	12.97	22.22	15.28
Total	100.00	100.00	100.00
Number of employees	54	18	72

By and large, the employee-members of the sampled families constituted a stable labour force.

12.8 Service conditions

In regard to service conditions, information was obtained on shift-working, rest-interval, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members, including paid apprentices, employed in registered factories on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 gives the relevant data collected on service conditions.

TABLE 12.7

Percentage distribution of employee-members by industries and service conditions

Service conditions					Industry-groups		
					Production of petroleum and its products	Rest	All
1					2	3	4
<i>Shift-working</i>							
Day	..	..	..	..	72.22	100.00	79.17
Rotation	..	..	..	..	27.78	..	20.83
Total					100.00	100.00	100.00
<i>Daily rest-interval</i>							
Half an-hour or less	..	..	..	..	77.78	100.00	83.33
More than half-an-hour	..	..	..	..	22.22	..	16.67
Total					100.00	100.00	100.00
<i>Pay-period</i>							
Fortnightly	..	..	..	..	..	88.89	22.22
Monthly	..	..	..	..	100.00	11.11	77.78
Total					100.00	100.00	100.00
<i>Days of paid earned leave enjoyed</i>							
0 day	..	..	..	..	9.26	11.11	9.72
1 to 10 days	..	..	..	..	16.66	16.67	16.67
11 to 15 days	..	..	..	..	46.30	61.11	50.00
16 days and above	..	..	..	..	27.78	11.11	23.61
Total					100.00	100.00	100.00

Roughly 79 per cent. of the employee-members were working in day shifts and the remaining 21 per cent. in shifts by rotation. In regard to daily rest-intervals, about 83 per cent. of worker-members were enjoying half-an-hour's or less daily rest-interval and 17 per cent. of them enjoyed rest-interval of more than half-an-hour. As regards pay-period, about 78 per cent. of the worker-members were being paid monthly and about 22 per cent. fortnightly. Data on paid earned leave enjoyed by the worker-members during the calendar year preceding the date of survey show that over 16 per cent. of them enjoyed leave for 1 to 10 days, about 50 per cent. for 11 to 15 days and

over 23 per cent. for 16 days and above. About 10 per cent. of the worker-members reported not to have enjoyed paid earned leave. In this connection it has to be borne in mind that some of the worker-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

12.9 Social security benefits

Data were also collected on social security benefits, e.g., under the Provident Fund Scheme, enjoyed by the employee-members as on the date of survey. These data are presented in table 12.8.

TABLE 12.8

Distribution of employee-members by social security benefits

Scheme							Percentage of employees
1							2
<i>Provident Fund Scheme</i>							
Not reporting	..	..	..	..	..	..	1.39
No arrangement	..	..	..	..	..	..	2.78
If arrangement							
(A) Contributing	..	..	..	..	..	..	94.44
(B) Not contributing							
(a) Not interested	..	..	..	..	..	..	..
(b) Not eligible	..	..	..	..	..	..	1.39
Total	..						100.00

Of the total of 72 employee-members, about 94 per cent. were contributing to provident fund account either under the Employees' Provident Fund Scheme or under voluntary Provident Fund Schemes introduced by the employers. In about 3 per cent. of the cases, there was no arrangement for provident fund.

CHAPTER 13

SAVINGS, ASSETS AND INDEBTEDNESS

13.1 *Introductory*

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on ‘family account’ and on ‘enterprise and other purposes account’—as on the date of survey. Only the family’s share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans were taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

13.2 *Components of savings*

Relevant data on ‘Savings’ and ‘Assets’ are presented in table 13.1.

TABLE 13.1

A. *Average amount (Rs.) of savings and assets per reporting family by income classes*

Savings/assets					Monthly family income class (Rs.)			
					<60	60--<120	120 and above	All
1					2	3	4	5
<i>Average amount per reporting family (Rs.)</i>								
Savings	..	..	..	..	140.00	74.78	720.02	586.04
Assets	..	..	..	..	20.00	145.00	521.54	437.08
Total					160.00	219.78	1,241.56	1,023.12

B. *Percentage distribution of savings and assets by form and income classes*

(i) *Savings*

(a) *On family account*

Life insurance premium paid	..	..	1.97	3.44	3.37
Provident Fund—own contribution	..	78.13	16.03	27.13	27.02
Provident Fund—employer’s contribution	..	..	16.02	26.34	25.80
Savings (bank, postal and cash in hand)	9.37	..	1.08	1.09	..
Others	..	..	..	..	..
Total	..	87.50	34.02	57.99	57.28

(b) *On enterprise and other purposes account*

..

TABLE 13.1 *contd.*

Form of savings/assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
(ii) Assets				
(a) On family account				
Land .. .. .	..	..	7.07	6.77
Building .. .. .	..	..	9.43	9.02
Jewellery and ornaments	12.50	65.98	14.90	16.78
Others .. .. .	..	..	10.61	10.15
Total	12.50	65.98	32.58 42.01	42.72
(b) On enterprise and other purposes account				
Grand total	100.00	100.00	100.00	100.00
Total number of reporting families	2	9	41	52

Out of the total of 61 sampled families, 52 or 85 per cent. reported savings and assets on the date of the survey. The amount of savings per reporting family worked out to Rs. 586 and of assets per reporting family to Rs. 437 giving a total of Rs. 1,023. Thus, savings formed about 57 per cent. and assets about 43 per cent. of the total amount of both savings and assets. Both savings and assets were held on 'family account'.

13.3 *Extent of savings and assets*

Table 13.2 gives percentage distribution of families according to total amount of savings and assets (held on the date of survey) by income classes.

TABLE 13.2

Percentage distribution of families by total amount of savings and assets and income classes

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Not reporting .. .. .	..	..	18.00	14.75
No savings and assets .. .. .	..	22.22	..	3.28
Below Rs. 200	50.00	55.56	20.00	26.23
Rs. 200 to below Rs. 500	50.00	..	16.00	14.75
Rs. 500 to below Rs. 1,500 .. .. .	..	22.22	28.00	26.23
Rs. 1,500 to below Rs. 2,500 .. .. .	..	..	10.00	8.20
Rs. 2,500 to below Rs. 3,500 .. .. .	..	..	2.00	1.64
Rs. 3,500 to below Rs. 4,500 .. .. .	..	..	..	..
Rs. 4,500 and above .. .. .	..	..	6.00	4.92
Total	100.00	100.00	100.00	100.00

About 3 per cent. of the families had no savings and assets. Roughly 26 per cent. of the families reported savings and assets of Rs. 500 to below Rs. 1,500.

13.4 Possession of durable articles and live-stock

In addition to savings and assets, data were also collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

Number of families possessing selected durable articles and live-stock and number of articles, etc., possessed

Durable articles and live-stock						Number of families reporting possession of articles, etc.	Percent- age of reporting families	Total number of articles, etc. possessed	Average number per family of reporting families
1						2	3	4	5
Table	..	..	..	..	..	34	55.74	45	1.32
Chair	..	..	..	..	..	28	45.90	44	1.57
Sewing-machine	..	..	..	..	..	3	4.92	3	1.00
Clock, time-piece	..	..	..	..	..	21	34.42	21	1.00
Cot	..	..	..	..	..	15	24.59	22	1.47
Chouki	..	..	..	..	..	28	45.90	43	1.71
Radio	..	..	..	..	..	1	1.64	1	1.00
Harmonium	..	..	..	..	..	1	1.64	1	1.00
Fountain pen	..	..	..	..	..	10	16.39	14	1.40
Wrist watch	..	..	..	..	..	15	24.59	15	1.00
Bicycle	..	..	..	..	..	18	29.51	18	1.00
Cow, buffalo	..	..	..	..	..	9	14.75	26	2.89

It would appear from the above table that the possession of somewhat costly durable articles, such as, bicycle, wrist watch, clock, time-piece, sewing-machine, etc., was not very uncommon among the working class families surveyed.

13.5 Extent of indebtedness

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

Percentage distribution of families by amount of debt and income classes

Amount of debt	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Less than Rs. 50	50 00	7 69	13 33
Rs. 50 to less than Rs. 100
Rs. 100 to less than Rs. 150	7 69	6 67
Rs. 150 to less than Rs. 250	50 00	53 85	53 33
Rs. 250 to less than Rs. 500	15 39	13 33
Rs. 500 to less than Rs. 1,000	7 69	6 67
Rs. 1,000 to less than Rs. 2,000
Rs. 2,000 and above	7 69	6 67
Total	100 00	100 00	100 00
Number of families reporting debt	2	13	15

Taking all families together, about 13 per cent. of them reported debt of less than Rs. 50, 53 per cent. of Rs. 150 to less than Rs. 250 and 13 per cent. of Rs. 250 to less than Rs. 500.

13.6 Purpose of loan

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

Distribution of families, loans and amount of loans by purpose

Purpose of loans	Percent- age of families reporting debt	Percent- age distribu- tion of loans	Per cent- age distribu- tion of amount of loans
1	2	3	4
(A) On family account			
Marriage	20.00	18.75	7.75
Sickness	6.67	6.25	4.22
Current deficit	33.33	31.25	18.01
Others	33.33	37.50	19.41
Total	93.33	93.75	49.42
(B) On enterprise and other purposes account			
Purchase of other assets	6.67	6.25	50.58
Total	6.67	6.25	50.58
Grand total	100.00	100.00	100.00
Absolute totals	15	16	5,931 (Rupees)

Out of the total of 61 sampled families, 15 or about 25 per cent. reported debt on the date of survey. Out of the families reporting debt, about 93 per cent. had taken loans on family account and the rest on enterprise and other purposes account.

13.7 Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.6

Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loans)	
Source of loans	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Provident fund	43.75	Not reporting No security	18.75	Not reporting	50.00	Not reporting	18.75
Cooperative Societies	37.50		81.25	No interest	6.25		
Friends and relatives	18.75			Less than 6% 6% to less than 12½%	18.75 25.00	Monthly	75.00
						Others	6.25
Total ..	100.00		100.00		100.00		100.00

A large proportion (about 81 per cent.) of loans were taken from provident fund and co-operative societies. About 81 per cent. of total loans were taken against no security. Roughly 6 per cent. of loans were taken at no interest. Interest at the rate of 6 per cent. to less than 12½ per cent. was paid in the case of 25 per cent. of the loans. Seventy-five per cent. of the loans were to be repaid in monthly instalments.

SOME IMPORTANT FINDINGS

14.1 *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Digboi Centre to about 27 hundreds. Of the total families, 18 per cent. consisted of single-member, 26 per cent. of two to three members, 31 per cent. of four to five members, 16 per cent. of six to seven members and the remaining 9 per cent. consisted of more than 7 members. By family type, 44 per cent. consisted of husband, wife and children and 18 per cent. of unmarried earner and husband or wife, i.e., single workers whose dependants may be living elsewhere. Others in order were those consisting of husband, wife, children and other members (14 per cent.); husband and wife (8 per cent.), unmarried earner and other members (7 per cent.) and the rest (9 per cent.).

The average size of the family was 4.04 persons. Of these, 1.17 were earners, and the remaining 2.87 non-earning dependants. Of the earners, 1.10 were adult men and 0.07 adult woman. About 88 per cent. of the families had only one income recipient. On an average, a family had 2.87 dependants living with it and 0.32 dependants living elsewhere.

The average monthly income worked out to Rs. 175.85 per family and Rs. 43.53 per capita. The largest number of families (41 per cent. of the total) came within the income class 'Rs. 150 to less than Rs. 210'. The families with an income of 'Rs. 210 and above' per month formed about 18 per cent. of the total. Broadly, the income of large-sized families was higher.

Of the average monthly income of Rs. 175.85 per family, income from paid employment accounted for Rs. 168.36 or 96 per cent., income from self-employment for Rs. 1.70 or 1 per cent. and income from 'other sources' such as rent from land and house, pension, cash assistance, gifts, concessions etc., for Rs. 5.79 or 3 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 180.30 per family, Rs. 44.63 per capita and Rs. 56.09 per adult consumption unit.

Of the average monthly expenditure of Rs. 180.30 per family, consumption expenditure accounted for Rs. 170.14, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 102.44 or 60 per cent. of the consumption expenditure. The proportion of expenditure on food to consumption expenditure generally decreased with a rise in family income.

As analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Digboi revealed that while the overall

nutritive value of the diets appeared to be good, there was room for improvement. Increased intake of mixed cereals instead of rice alone and increased intake of leafy vegetables and fruits would help to overcome the deficiencies in respect of calcium and Vitamin 'A'.

14.2 *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Digboi, about 51* per cent. of all members (aged 5 years and above) were illiterate and about 32* per cent. had received education upto or below primary standard. About 20 per cent. of the family members surveyed were receiving education. Among children (between 5 and 14 years of age) this percentage was about 55. The reasons for not receiving education in case of children and others were mainly financial difficulties and lack of interest.

Allopathic treatment was taken in all cases of sickness among the families.

A majority of working class families were living in chawls/bustees provided by the employers. The accommodation occupied by them generally consisted of one living room with no provision for separate store or bath. In most cases there were arrangement for tap water supply though outside the dwellings. Important places usually visited by the working class families for their essential needs and amenities, e.g. shopping centres, bus stop, post office, primary school, etc. were in most cases at a distance of less than one mile from their dwellings.

All the employee-members of the sampled families were in permanent employment. About 78 per cent. of them had a length of service of 5 years or more in the same establishment and thus they constituted a stable labour force. About 79 per cent. of the employee-members were working in day shifts and about 21 per cent. in different shifts by rotation. About 83 per cent. of the employee-members were enjoying a daily rest interval of half-an-hour or less. Most of the employee-members were being paid monthly. Paid earned leave was being enjoyed by a majority of the employee-members. A large majority of them were covered by the Provident Fund Scheme.

About 85 per cent. of the families reported assets and savings on 'family account' on the date of survey. Assets formed about 43 per cent. and savings about 57 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked to about Rs. 586 and Rs. 437 respectively. Roughly 34 per cent. of the families reported savings and assets between Rs. 500 and Rs. 2,500.

About 25 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account'.

* Estimated figures.

APPENDIX I

List of Centres covered under Family Living Survey among Industrial Workers during 1958-59

A. Factory Centres

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Asansol
23. Howrah
24. Bangalore
25. Alleppey
26. Alwaye

27. Amritsar
28. Yamunanagar
29. Jaipur
30. Ajmer
31. Delhi
32. Srinagar

B. Mining Centres

33. Jharia
34. Kodarma
35. Noamundi
36. Balaghat
37. Gudur
38. Barbil
39. Raniganj
40. Kolar Gold Field

C. Plantation Centres

41. Labac
42. Rangapara
43. Mariani
44. Doom Dooma
45. Coonoor
46. Darjeeling
47. Jalpaiguri
48. Chikmagalur
49. Ammathi
50. Mundakkayam

APPENDIX II

Average monthly expenditure—item-wise—per family

Item	All families		Single-member families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
(A) CONSUMPTION EXPENDITURE				
FOOD, BEVERAGES, ETC.				
<i>Cereals and products</i>				
Paddy	2	0.19	..	..
Rice	226	30.34	26	8.44
Wheat	1	0.04	1	0.24
Wheat atta	218	7.39	25	3.41
Barley	1	0.01	..	..
Chira, muri, khoi, lawa	33	0.43	4	0.35
Other rice products	1	0.01	..	..
Maida	5	0.05	1	0.05
Suji, rawa	2	0.01	..	..
Bread	2	0.02	1	0.12
Biscuit	25	0.27	4	0.33
Grinding and other charges	1	0.02	..	..
Sub-total: cereals and products	231	38.78	30	12.94
<i>Pulses and products</i>				
Arhar	187	3.14	23	1.84
Gram	7	0.05	1	0.01
Moong	71	0.59	6	0.17
Masur	169	2.15	17	0.68
Urd	6	0.02	2	0.04
Khesari	3	0.02	..	..
Pea	1	0.00	..	..
Other pulses	8	0.08	..	..
Sub-total: pulses and products	227	6.05	27	2.74
<i>Oil seeds, oils and fats</i>				
Mustard oil	226	6.18	27	2.63
Coconut oil	2	0.03	..	..
Gingelly oil	1	0.00	..	..
Groundnut oil	1	0.01	..	..
Other vegetable oil	1	0.01	..	..
Vanaspathi	98	1.95	11	0.87
Oil seeds	1	0.01	..	..
Sub-total: oil seeds, oils and fats	228	8.19	27	3.50

APPENDIX II--*contd.*

	1	2	3	4	5
<i>Meat, fish and eggs</i>					
Goat meat	86	3.15	11	1.88	
Beef	4	0.10	1	0.08	
Poultry	23	0.53	2	0.49	
Birds meat	1	0.04	..	..
Fresh fish	183	9.37	22	4.58	
Dry fish	4	0.13	..	..
Eggs hen	10	0.17	1	0.08	
Eggs duck	25	0.44	..	..
Egg products .. .. .	..	..	2	0.25	
Sub-total: meat, fish and eggs ..	207	13.93	24	7.34	
<i>Milk and products</i>					
Milk—cow	140	8.65	14	3.26	
Milk—buffalo	2	0.04	..	..
Ghee—cow	7	0.28	1	0.22	
Ghee—buffalo	1	0.05	..	..
Butter	2	0.04	..	..
Condensed milk	1	0.02	..	..
Powdered milk	9	0.15	..	..
Other milk and products	8	0.27	1	0.06	
Sub-total: milk and products ..	151	9.50	14	3.54	
<i>Condiments and spices</i>					
Salt	228	0.39	27	0.15	
Turmeric	225	0.56	27	0.22	
Chillies—green	23	0.05	2	0.02	
Chillies—dry	218	0.71	25	0.41	
Tamarind	6	0.03	..	..
Onion	219	0.98	26	0.48	
Garlic	8	0.02	..	..
Coriander	1	0.00	..	..
Ginger	13	0.02	1	0.01	
Methi	5	0.02	..	..
Mustard	1	0.00	..	..
Jira	7	0.04	..	..
Cloves	1	0.00	..	..
Elaichi	1	0.00	..	..
Mixed spices	207	1.49	26	0.79	
Other spices and condiments	1	0.00	..	..
Sub-total: condiments and spices ..	228	4.31	27	2.08	

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Vegetables and products</i>					
Potato	227	4.32	27	2.38	
Muli, turnip, radish	29	0.15	2	0.07	
Carrot, beet	1	0.00	..	..
Arum	20	0.15	..	..
Other root vegetables	1	0.02	..	..
Brinjal	196	2.02	22	0.99	
Cauliflower	18	0.20	3	0.11	
Cabbage	47	0.39	4	0.15	
Ladies finger	62	0.69	10	0.65	
Tomato	28	0.26	3	0.12	
Pumpkin	2	0.01	1	0.01	
Gourd	74	0.48	10	0.29	
Karela	33	0.20	..	..
Peas	11	0.11	3	0.37	
Other non-leafy vegetables	11	0.15	..	..
Other leafy vegetables	34	0.27	4	0.13	
Other vegetable products	1	0.01	..	..
Sub-total: vegetables and products ..	228	9.43	702	5.27	
<i>Fruits and products</i>					
Banana, plantain	11	0.04	..	..
Orange	6	0.03	..	..
Sub-total: fruits and products ..	17	0.07	..	..
<i>Sugar, honey, etc.</i>					
Sugar crystal	224	5.13	28	2.07	
Gur	8	0.04	..	..
Sub-total: sugar, honey, etc. ..	225	5.17	28	2.07	
<i>Non-alcoholic beverages</i>					
Tea leaf	214	2.48	26	1.16	
Sub-total: non-alcoholic beverages ..	214	2.48	26	1.16	
<i>Prepared meals and refreshments</i>					
Meals	14	2.46	12	11.88	
Snack saltish	1	0.01	..	..
Snack sweet	10	0.18	2	0.28	
Hot drink tea	63	1.82	13	3.19	
Others	1	0.06	1	0.33	
Sub-total: prepared meals and refreshments ..	68	4.53	17	15.68	
Total: food ..	240	102.44	39	56.32	

APPENDIX II—*contd.*

1					2	3	4	5
<i>Pan, supari, etc.</i>								
Pan leaf	..	..	..	..	99	0.78	2	0.04
Pan finished	..	..	..	..	68	0.75	24	1.58
Supari	..	..	..	..	100	0.99	2	0.09
Lime	..	..	..	..	27	0.01	2	0.01
Katha	..	..	..	..	1	0.01	..	..
Sub-total: pan, supari, etc.	..				173	2.54	27	1.72
<i>Tobacco and products</i>								
Bidi	..	..	..	..	110	1.69	9	0.74
Cigarettes	..	..	..	..	54	1.56	14	2.02
Zarda, kimam, surti	..	..	..	..	1	0.02	..	..
Chewing tobacco	..	..	..	..	16	0.20	2	0.16
Smoking tobacco	..	..	..	..	1	0.02	..	..
Leaf tobacco	..	..	..	..	53	0.66	8	0.50
Hukka tobacco prepared	..	..	..	..	3	0.03	..	..
Others	..	..	..	..	1	0.00	..	..
Sub-total: tobacco and products	..				202	4.18	31	3.42
<i>Alcoholic beverages and intoxicants</i>								
Country liquor	..	..	..	..	46	1.67	8	2.18
Gauja	..	..	..	..	1	0.02	..	..
Bhang	..	..	..	..	1	0.02	..	..
Refined liquor, brandy, whisky, etc.	..	..	..	..	1	0.10	..	..
Others	..	..	..	..	4	0.09	..	..
Sub-total: alcoholic beverages and intoxicants	..				53	1.90	8	2.18
Total: tobacco, pan, supari and intoxicants	..				..	8.62	..	7.32
FUEL AND LIGHT								
Firewood and chips	..	..	..	..	220	8.09	28	4.11
Coal and coke	..	..	..	..	27	0.46	1	0.22
Saw dust	..	..	..	..	8	0.12	2	0.14
Kerosene oil—fuel	..	..	..	..	4	0.03	..	..
Kerosene oil—lighting	..	..	..	..	226	1.94	32	1.02
Electricity—fuel	..	..	..	..	1	0.01	..	..
Methylated spirit	..	..	..	..	1	0.01	1	0.05
Candles	..	..	..	..	1	0.02	..	..
Match box	..	..	..	..	231	0.66	36	0.58
Others	..	..	..	..	2	0.06	..	..
Total: fuel and light	..				239	11.40	38	6.12
HOUSING								
<i>Rent for housing and water charges</i>								
Rent for residential house	..	..	..	..	59	3.58	8	1.59
Rent for residential land	..	..	..	..	3	0.03	..	..
Rent for house (estimated)	..	..	..	..	181	8.30	31	7.49
Water charges	..	..	..	..	8	0.20	..	..
Sub-total: rent for housing and water charges	..				240	12.11	39	9.08

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Furniture and furnishings</i>					
Bedstead, cot	1	0.04	1	0.22	
Mat, mattress, durrie	1	0.02	..	..
Chouki, takhat	3	0.21	..	..
Curtains, screens, blinds	1	0.04	..	..
Showcase, almirah	1	0.02	..	..
Chair	1	0.02	..	..
Racks	1	0.09	..	..
Sub-total: furniture and furnishings ..	8	0.44	1	0.22	
<i>Household appliances and utilities</i>					
Suitcase, attache case	1	0.19	..	..
Utensil—earthenware	2	0.01	..	..
Utensil—iron	3	0.05	..	..
Utensil—bell metal	13	0.80	1	0.28	
Utensil—aluminium	8	0.19	1	0.42	
Utensil—brass	5	0.12	2	0.33	
Utensil—others	1	0.04	..	..
Glassware	2	0.01	..	..
Enamelware	4	0.02	1	0.02	
Chinaware	5	0.05	..	..
Bucket	1	0.02	..	..
Lantern, lamp	1	0.01	..	..
Thermos—flask	1	0.05	..	..
Sub-total: household appliances and utilities ..	38	1.56	5	1.05	
<i>Household services</i>					
Domestic servant, ayah	2	0.25	..	..
Sweeper	12	0.13	..	..
Sub-total: household services ..	14	0.38	..	..
Total: housing ..	240	14.49	29	10.35	
CLOTHING, BEDDING, ETC.					
<i>Ready-made clothing</i>					
Dhoti	23	1.24	8	2.18	
Lungi	3	0.08	..	..
Pyjama	3	0.04	..	..
Trousers	19	1.02	6	2.06	
Half pants	23	0.56	..	..
Bush shirts	3	0.07	..	..
Shirt, kamij, kurta	64	2.23	10	2.68	
Coat, overcoat	1	0.16	1	0.88	
Ganji, banian	11	0.14	1	0.04	
Sari	57	3.52	1	0.84	
Blouse, choli	17	0.55	1	0.88	
Bodice, brassiere	1	0.01	..	..
Petticoat	7	0.09	..	..
Sulwar	1	0.11	..	..
Dopatta, urani	1	0.03	..	..
Frocks	13	0.26	..	..
Undergarments	1	0.01	..	..
Chaddar, angabastram	10	0.29	..	..
Gamcha	10	0.07	1	0.03	

APPENDIX II—contd.

1	2	3	4	5
Shawl, wrapper, scarf	1	0.09	..	..
Sweater, pullover	2	0.19	1	0.21
Longcloth	3	0.05	2	0.27
Poplin	3	0.08	1	0.20
Other shirting and coating	10	0.21	5	0.45
Other cloth	9	0.23	2	0.41
Other garments	3	0.17	..	..
Sub-total: ready-made clothing ..	131	11.51	21	11.13
<i>Non-ready-made clothing</i>				
Trousers	1	0.04	..	..
Half pants	1	0.02	..	..
Shirt, kamij, kurta	9	0.36	..	..
Sari	1	0.04	..	..
Blouse, choli	6	0.12	..	..
Dresses	4	0.16	..	..
Longcloth	2	0.05	..	..
Poplin	1	0.03	..	..
Other cloth	1	0.04	..	..
Sub-total: non-ready-made clothing ..	13	0.87	..	..
<i>Headwear</i>				
Turban	1	0.02	..	..
Sub-total: headwear ..	1	0.02	..	..
<i>Bedding</i>				
Bed sheet	2	0.05	..	..
Mosquito net	5	0.22	..	..
Blanket, rug	1	0.00	..	..
Bed cover	4	0.20	..	..
Bedding cloth	1	0.02	1	0.10
Others	2	0.04	..	..
Sub-total: bedding ..	14	0.53	1	0.10
<i>Footwear</i>				
Shoes	20	1.00	4	1.38
Sandals	4	0.08	..	..
Gum boots	1	0.01	..	..
Socks	1	0.02	..	..
Others	2	0.03	..	..
Sub-total: footwear ..	20	1.14	4	1.38
<i>Miscellaneous</i>				
Laundry	2	0.02	..	..
Washerman	104	1.11	24	1.40
Washing soap	239	2.57	38	1.60
Soda	3	0.02	..	..
Tailoring, mending, darning	33	0.73	9	1.21
Repair of footwear	6	0.11	1	0.18
Sub-total: miscellaneous ..	240	4.56	39	4.39
Total: clothing, bedding, etc. ..	240	18.63	39	17.00

APPENDIX II—*contd.*

1					2	3	4	5
MISCELLANEOUS								
<i>Medical care</i>								
Doctor's fee	..	..	..	..	1	0.00	..	..
Medicine	..	..	..	..	5	0.22	..	..
Sub-total: medical care					5	0.22	..	..
<i>Personal care</i>								
Hair oil, pomade, hair cream	..	..	..	..	232	2.03	37	1.54
Barber	..	..	..	..	174	0.74	28	0.56
Snow, face cream, wax, etc.	..	..	..	..	17	0.11	2	0.04
Toilet soap	..	..	..	..	198	0.69	34	0.65
Soap nut	..	..	..	..	2	0.00	..	..
Face powder	..	..	..	..	5	0.02	..	..
Tooth paste	..	..	..	..	3	0.01	1	0.03
Blade	..	..	..	..	2	0.00	..	..
Sub-total: personal care					239	3.60	39	2.82
<i>Education and reading</i>								
School and college fees	..	..	..	..	12	0.34	..	..
Books—school	..	..	..	..	12	1.22	..	..
Books—general	..	..	..	..	2	0.00	1	0.01
Stationery—all kinds	..	..	..	..	11	0.14	..	..
Private tuition	..	..	..	..	7	0.43	..	..
Newspaper	..	..	..	..	9	0.13	3	0.24
Periodicals and journals	..	..	..	..	3	0.04	1	0.09
Sub-total: education and reading					46	2.30	4	0.34
<i>Recreation, etc.</i>								
Cinema	..	..	..	..	120	1.95	26	2.31
Toy	..	..	..	..	2	0.01	..	..
Club fees and other expenses	..	..	..	..	8	0.05	2	0.07
Sub-total: recreation, etc.					123	2.01	27	2.38
<i>Transport, etc.</i>								
Rail	..	..	..	..	29	1.54	5	0.42
Bus	..	..	..	..	6	0.03	1	0.04
Rickshaw	..	..	..	..	16	0.16	..	..
Postage (money order, telegram)	..	..	..	..	118	0.90	23	1.15
Sub-total: transport, etc.					142	2.03	25	1.61

APPENDIX II—*con'd.*

1					2	3	4	5
<i>Subscription, etc.</i>								
Trade union	..	..	..	..	33	0.12	1	0.03
Religious	..	..	..	..	16	0.18	1	0.02
Gift and charity	..	..	..	..	21	2.43	4	2.70
Sub-total: subscription, etc.					55	2.73	6	2.75
<i>Miscellaneous</i>								
Umbrella	..	..	..	..	2	0.06	..	..
Pocket expenses	..	..	..	..	24	0.90	5	0.99
Other miscellaneous expenses	..	..	..	..	1	0.11	..	..
Sub-total: miscellaneous					27	1.07	5	0.99
Total: miscellaneous					..	14.56	..	10.89
Total: CONSUMPTION EXPENDITURE					..	170.14	..	108.00
(B) NON-CONSUMPTION EXPENDITURE								
<i>Taxes</i>								
Income tax	..	..	..	..	22	0.45	..	..
Others	..	..	..	..	19	0.16	..	..
Sub-total: taxes					22	0.61	..	..
<i>Interest, litigation, etc.</i>								
Interest paid on loan	..	..	..	..	10	0.47	..	..
Remittances to dependants	..	..	..	..	40	9.08	18	23.55
Sub-total: interest, litigation, etc.					50	9.55	18	23.55
<i>Savings and investments</i>								
Ornaments—gold	..	..	..	..	1	0.01	1	0.08
Live-stock	..	..	..	..	1	0.06	..	..
Sewing machine	..	..	..	..	1	0.22	..	..
Life insurance premium	..	..	..	..	2	0.18	..	..
Provident Fund contribution	..	..	..	..	221	6.33	30	3.81
Bank and postal savings	..	..	..	..	7	0.69	..	..
Loan advanced	..	..	..	..	1	0.02	..	..
Shares and securities	..	..	..	..	11	0.88	..	..
Sub-total: savings and investments					224	8.39	31	3.89
<i>Debts repaid</i>								
Debts repaid	..	..	..	..	61	7.63	2	0.53
Sub-total: debts repaid					61	7.63	2	0.53
Total : NON-CONSUMPTION EXPENDITURE					..	26.18	..	27.97

APPENDIX II—*concl'd.*

1	2	3	4	5
SUMMARY				
(A) <i>Consumption expenditure</i>				
Food	240	102.44	39	56.32
Tobacco, pan, supari and intoxicants .. .. .	..	8.62	..	7.32
Fuel and light	239	11.40	38	6.12
Housing	240	14.49	39	10.35
Clothing, bedding, etc.	240	18.63	39	17.00
Miscellaneous .. .. .	..	14.56	..	10.89
Total .. .. .	..	170.14	..	108.00
(B) <i>Non-consumption expenditure</i>				
Taxes, interest and litigation .. .. .	..	1.08	..	..
Remittances to dependants	40	9.08	18	23.55
Savings and investments	224	8.39	31	3.89
Debts repaid	61	7.63	2	0.53
Total .. .. .	..	26.18	..	27.97

